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AN ANALYSIS AND EVALUATION OF THE SERVICES RENDERED
TO VETERANS BY THE HOME SERVICE DEPARTMENT OF THE
AMERICAN NATIONAL RED CROSS BASED ON A STUDY OF THE
PROBLEMS AND NEEDS OF FORTY-FIVE VETERANS KNOWN TO
CAMDEN COUNTY CHAPTER

A Thesis

Submitted by

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(A.B., Elmira College, 1934)

In Partial Fulfillment of Requirements for
the Degree of Master of Science in Social Service

1948

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THE HISTORY OF THE UNITED STATES OF AMERICA

CHAPTER I
THE DISCOVERY OF AMERICA
In the year 1492, Christopher Columbus, an Italian navigator, sailed across the Atlantic Ocean in search of a westward route to India. On October 12, 1492, he landed on the island of San Salvador in the West Indies. This event marked the beginning of European exploration and colonization of the Americas.

CHAPTER II
THE EARLY YEARS
The early years of the United States were marked by the struggle for independence from British rule. The American Revolution began in 1775 and ended in 1783 with the signing of the Treaty of Paris. The new nation was founded on the principles of liberty, justice, and equality.

CHAPTER III
THE GROWING NATION
The growing nation faced many challenges, including the issue of slavery. The American Civil War, which lasted from 1861 to 1865, was fought over the issue of slavery. The war resulted in the abolition of slavery and the preservation of the Union.

CHAPTER IV
THE MODERN ERA
The modern era of the United States is characterized by rapid technological advancement and economic growth. The Industrial Revolution brought about significant changes in the way people lived and worked. The United States emerged as a major world power in the 20th century.

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CHAPTER 1

INTRODUCTION

Purpose of the Study

The veteran is a civilian who has one experience in his past in common with every other veteran: the experience of having been in service during the war. What this experience has been and what it has meant, will vary for each individual. The veteran is a civilian on the date of his separation from his service to the Armed Forces. He has returned to his home and to his community. He is endeavoring to maintain his own independent life apart from service. For some, this has been accomplished easily; for others, many problems have arisen. While he was in the Army, Navy, or Marine Corps the Home Service Department of the American National Red Cross offered their facilities to him and to his family. These same services are available to him as a veteran. Interest in serving these veterans most adequately and most effectively has led to this study of their problems and their needs, and to the evaluation of the services extended by Home Service to meet these needs. An understanding of the basic, underlying problems of the veteran is essential in order to evaluate these services which are now being given to the veteran in

his civilian life.

It is, therefore, the purpose of this study, first, to examine the veteran's problems. What is the type of problem which the veteran is facing today? What is the actual nature of his problems? Are they essentially problems of employment, industry, and economics; or are they problems of health and personality adjustment? In what way are their problems similar to, and in what way do they differ from, the problems of civilians who are being assisted by community social agencies? Secondly, it is the purpose of this study to examine the veteran's needs. Are his needs financial ones? Does he need employment, medical, or psychiatric care; or, does he need assistance with his personal adjustments to his family, friends, and community? Third, it is the purpose of this study to examine the veteran's attitudes. Is he able to see his problem? Is he able to accept it? How is he attempting to meet and handle his problems? And fourth, it is the purpose of the study to examine the veteran's strengths and weaknesses. Does he have qualities that enable him to meet his problems and satisfy his needs; or does he have qualities that prevent or hinder him from meeting these problems and thus satisfying his needs?

After considering the real nature of these problems and needs and after considering the veteran's attitudes and abilities, it is further the purpose of this study to examine

to what extent and in what way the American National Red Cross is meeting the real needs of the veteran. This will be done by examining the policies and functions of the Home Service Department, the services rendered by this agency to the veteran, and the philosophy and approach to the veteran and his problem.

Scope of the Study

This study was undertaken in the Home Service Department of the Camden County Chapter of the American National Red Cross, located in Camden, New Jersey. Forty-five cases have been used as a basis for the study. These were selected from 288 cases, the total number of cases assigned to the writer making this study from July 1946 to March 1947. Only applications of veterans, either of World War I or World War II, were selected. Those cases assigned to the writer which consisted of applications made by servicemen or their families, by civilians, or by certain veterans were eliminated as inapplicable to this study. The applications made by veterans which were eliminated consisted of those cases where the service requested was brief or of a superficial nature and where the service given afforded no opportunity for study of the veteran's total situation. For example, cases in which the entire action and sole service consisted in the delivery of messages, in the completion of forms, in the gathering of affidavits for a

veteran living in another community, in furnishing brief information requested by a veteran or an agency, of referrals from various sources where the veteran did not respond, and in rendering many other incidental services, were eliminated. Although the service rendered in these cases was of assistance and value to the individual, it does not afford the material for the study of the problems and needs of the veteran which it is the purpose of this study to investigate.

The cases from which those selected were drawn were not assigned on the basis of the kind of problem or request made, nor on the type of service indicated. The cases assigned consisted of those referred to the agency by letter and those referred from intake, where a home visit was indicated. No selection was made according to the date of discharge from service, the length of time since discharge, the kind of requests made to the agency, the nature of the services rendered, or the length of time the case was active. The forty-five cases used as the basis of this study include, therefore, all of the remaining cases which were not eliminated for the various reasons explained above.

The time during which these cases were selected consists of a period of eight months, covering the time from the writer's first employment with the agency in July, 1946 to the date of writing, March, 1947. Although this period

occurs from a year to a year and a half after the close of the war it varies greatly as to the time since discharge from service of the forty-five veterans studied. The material needed for this study was gathered during the regular interviews with the veteran and his family.

The study was carried on in the Home Service Department of the American National Red Cross, Camden County Chapter, Camden, New Jersey. This Chapter has jurisdiction over the entire area of Camden County. The population of this county is approximately 256,000. The County has one large city, Camden, with many outlying, suburban towns and villages. The rural areas are fairly well populated. The city of Camden has a population of about 118,000.

Camden County is a highly industrialized area. During the last depression, this had a serious effect upon all of the population since so many depended upon employment in the factories, especially in the large plants of the Radio Corporation of America and in the Campbell Soup Company. Moreover, this county is located adjacent to the city of Philadelphia, Pennsylvania, directly across the Delaware River. This has undoubtedly had its effect upon the slow progress of the community in many social and civic affairs. The community has been slow in its development of sufficient social agencies, in its improvement of those facilities which are now in existence, and in a good coordination of

the services rendered by the various agencies. Camden County does not have a non-sectarian family service agency. The Catholic Charities of the Diocese of Camden operates a family welfare division, but this is only a service organization and is primarily for families of its own religious faith. A survey, made by the Child Welfare League of America in August, 1946, of the child welfare needs and resources in Camden County, in pointing out many of the gaps in adequate coverage of the welfare needs of this community, made twenty-two recommendations toward the improvement of the services rendered and stressed the need for better coordination and lack of duplication.¹

The following agencies are lacking in Camden County: a private, non-sectarian family agency, a children's aid society, a visiting nurse agency, housekeeping services, a mental hygiene clinic, a child guidance clinic, a subsidized foster home program, a child welfare worker under the Federal Social Security program, an active Council of Social Agencies, and an adequate public welfare program. There is a lack of community consciousness and understanding of the role of public welfare as the primary responsible

1. The Child Welfare League of America, Inc., General Report of Survey of Child Welfare Needs and Resources in Camden County, New Jersey. New York: August, 1946, pp.56-60.

agent for the needy in the community. Private agency funds are used, often, to meet these needs rather than to supplement for special needs and services.

It is not the purpose of the American National Red Cross to duplicate through their Home Service Department any of the services already existing in the community. It is the intent of the agency's national policy that the local Chapter consider all of the existing programs of service to the veteran and to encourage the development of community resources to meet the welfare needs of that locality. For an understanding of the agency where this study was made a brief description of the organization, history, policies, and functions of Home Service is given. The American National Red Cross is a corporation created by an Act of the Congress of the United States in 1905. The agency grew out of the volunteer organizations which operated during the Civil War to help the sick and wounded. The work of Clara Barton is well-known. Her assistance to the wounded and the impetus she gave to the organization of the Red Cross is history.

The American National Red Cross, as it now exists, is controlled and administered according to the provisions of the congressional charter and in cooperative action with the regulations and authority of the Army and Navy. Its funds are obtained entirely from voluntary contributions.

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No public tax funds are used. The provisions under the charter impose certain responsibilities and duties to be carried out by the American National Red Cross for the purpose of serving the serviceman and his family.

The American National Red Cross is organized on a national and local level in order to carry out these responsibilities and functions. The national organization defines the policies and functions according to the charter provisions. The local unit, which is the local Red Cross Chapter, has the responsibility of carrying out the functions and providing the services according to the national policies, but adjusted to meet the specific local needs of the community. There are eleven kinds of chapter activities, one of which is Home Service. Home Service is concerned with personal and family service for servicemen and women, ex-servicemen and women, and their families. Its primary responsibility is to assist them in meeting those needs which arise out of service.

The American National Red Cross continues its program of service to the serviceman and makes it available to the veteran during his transition from military to civilian life. At the same time, it recognizes that the needs of veterans are the responsibility of the entire community and that the best interests of the veteran and the community are served when the veteran, as soon as possible, assumes fully his

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status as a civilian. Home Service carries out its responsibility to the veteran group through its various functions and services. These include consultation and guidance service in personal and family problems, a service which is also an integral part of all other functions. Other services include provision for financial assistance, referral service, assistance in presentation and processing of claims for government benefits, information service concerning government regulations, legislature, and community resources, and reporting service. It is the objective of Home Service to make help available to all veterans with any problem with which they cannot cope themselves.

Under the charter and under the Army and Navy regulations, it is mandatory that these services be made available by the Home Service Department to all veterans, during their adjustment period, who are in need of these services and where there are no local community resources available to meet their needs. Eligibility for financial assistance has been specifically defined, however, under the national policy and charter. It is mandatory for all chapters to provide financial assistance for basic maintenance, on the basis of need, to the disabled veteran and his dependents and to dependents of the deceased ex-serviceman during the temporary period when the first application or claim for government benefit is pending, or when payments due are delayed or interrupted. Beyond this, it is permissible to

provide financial assistance for basic maintenance, on the basis of need, to any veteran during the period required to provide opportunity for making the adjustment from military to civilian life. This applies to veterans with service-connected disabilities, to the disabled veteran whose disability is not connected with service, to the able-bodied veteran, and to their dependents. The extent of financial assistance rendered during the adjustment period beyond the mandatory provisions depends upon the funds available in the local chapter and upon the existing community services available to render this service.

It is not the purpose of the American National Red Cross to duplicate existing community resources, but rather to encourage the development of needed services by the community. In providing financial assistance neither residence, citizenship, nor settlement is a prerequisite.

In the Camden County Chapter, because of the inadequacies and lack of community resources, particularly the lack of an adequate public assistance program and the lack of family service agencies, financial assistance has been extended to many veterans and their dependents not eligible under the mandatory provisions of the charter as defined by national policy. Financial assistance has been extended according to the funds available in this chapter.

Limitations of the Study

Limitations in the scope and purpose.

In examining the veteran's problem, it is not the purpose of this study to investigate all of the casual factors contributing to the development of the veteran's problem, nor all of the elements and factors contributing to the present degree of personal adjustment obtained by the veteran. It is the purpose, rather, to study the kind of problems existing for the veteran today, with consideration of some of the general factors bearing upon and contributing to these problems.

In studying the services rendered by the agency, it is not the purpose either to examine all of the elements that constitute consultation and guidance service, or to examine all of the principles involved in the case work process and approach in the rendering of the various services. Such a study of the problems and services would require an independent research into these factors and is beyond the province of this study.

This study of the problems and needs of these forty-five veterans cannot be considered indicative of the problems and needs of all veterans. Many veterans do not come to the attention of a social agency for assistance. They make their adjustment independently or with the assistance of friends and relatives. It is not the purpose to compare the problems of those veterans who have been able to make their own ad-

Dear Mr. [Name]

I have just received your letter of the 14th inst. and am glad to hear from you. I am well and hope this finds you the same. I have been thinking much of late about the future of our country and the position of our people. It seems to me that we are in a very critical position and that the future of our country depends upon the wisdom and courage of our leaders. I am sure that you are fully conversant with the facts of the case and that you will be able to give me your views upon the subject. I am sure that your views will be of great value to me.

I am, Sir, very respectfully,
Your obedient servant,
[Name]

I have just received your letter of the 14th inst. and am glad to hear from you. I am well and hope this finds you the same. I have been thinking much of late about the future of our country and the position of our people. It seems to me that we are in a very critical position and that the future of our country depends upon the wisdom and courage of our leaders. I am sure that you are fully conversant with the facts of the case and that you will be able to give me your views upon the subject. I am sure that your views will be of great value to me.

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justment outside of the social agency with those who have required this help to varying extents. The cases studied are selected only from that group of veterans whose needs are such that the assistance of a social agency is sought.

This study of the needs of these forty-five veterans can be considered representative of the needs of all veterans whose problems are handicapping enough and whose adjustments are difficult enough to bring them to the social agency. However, because of the small number of cases studied no conclusive statements can be made, based on the data obtained.

No attempt was made in the selection of cases for the study to consider the total intake of applications for service made by veterans to the agency during the period from July, 1946 to March, 1947. Those cases were eliminated which were assigned to the writer during this period where the service rendered was brief and superficial. This study, therefore, cannot be considered as an examination of the extent to which all services offered through Home Service are used. The cases are all inclusive only as to the nature of the veteran's problems and needs and as to the particular kind of service given in meeting these needs.

The social problems of the veterans under study will be most representative of the problems and needs of other veterans living in industrial areas where the influence of

the present industrial situation bears directly upon the barriers which hinder the returning serviceman in his absorption into the community. The generally slow and unprogressive nature of this community, with its lack of community facilities and with its lack of social and recreational opportunities, which are available to veterans in many other communities, can be seen as a handicap in the early adjustment of these veterans under study.

Limitations of the agency

In extending services to meet the needs of veterans the Home Service Department is limited by the provisions of the charter, by the regulations of the Army and Navy, by the funds available for the provision of all necessary services, and by the inadequacies of the size of the staff handling overwhelming applications for service. Primary responsibility is to the serviceman and his family and to certain disabled veterans. It is conceivable that many other veterans may be found in need of services who are ineligible because of these limitations of primary responsibilities and with the limitations of available funds. The purpose of the agency in assisting the veteran toward an early absorption into the community and toward the utilization of community facilities in his adjustments necessitates the functioning of this agency mainly as a referral agency, not set-up or intended to serve the continued needs of veterans. Where there are no

existing community facilities to meet these needs, it is necessary for many of the veteran's needs to continue to be unmet. Financial assistance is given on an emergency basis for a short period of time, meeting only the most necessary and emergent basic maintenance needs. As a result, many of the financial needs are not met.

Limitations of the material

The material used in this study was gathered during the regular interviews with the veteran or with a member of his family. The purpose was not for research. This has limited the gathering of full and complete data available for this study. The time available to the writer for obtaining the necessary data was limited by the primary purpose of the interviews. Another factor limiting the search into the pre-war and service adjustments and experiences of these veterans was the unavailability, in many cases, of Army and Naval service records. The records available from the Veteran's Administration, with the use of diagnoses of physicians and psychiatrists for mental and medical classifications, have been useful toward obtaining a more objective classification and evaluation of the material.

The subjectivity of the client in giving and interpreting information, the subjectivity of the writer in making judgments and evaluations, and the nature of much of the material under consideration, in relation to personal reactions and adjustments, limits the degree of objectivity and

exactness of the material and the findings presented.

Importance of the Study

Concern for the veteran has been of national interest. The difficulties and hardships of the veteran have been discussed by everyone. People have anticipated a variety of reactions and have planned innumerable ways of dealing with the serviceman when he returns home. The country, generally, has focused its attention on giving service to the veteran. Special rights and privileges have been extended to him to help in gaining employment. Benefits, compensations, and pensions have been made available. The intentions of many civilians have been good. They have continued their first desire to help. With others, the intentions were either superficial or personal. Their first hysterical interests have subsided. With competition in industry becoming more acute, with each person's own individual problems, as ever, coming to the fore, and with the personal and social maladjustments of many veterans continuing well beyond the short, transitory period envisioned by many, there is a need to evaluate the helpfulness and adequacy of the services which have been extended to the veteran from so many sources. There is a need to consider what the attitudes of these veterans now are toward their jobs, toward their disabilities, and toward themselves.

The veteran group comprises a significantly large part

of the country's total population. Approximately fifteen per cent of the population has served in the Armed Forces during the war. Demobilization of such a large number of men and women, with the return of most of them to their communities, has focused attention on the problems which have arisen, and which will continue to arise, in the adjustment, not only of these veterans to their communities, but of the communities to these returning servicemen.

Approximately fifteen per cent of the population are now veterans. This is a large group for communities to assimilate. Maladjustment of such a large percentage of the population, as a group, would affect the well-being and adjustment of the whole country. It has always been true that social and economic well-being of communities depends upon the adjustment and contentment of each individual in these communities. Mr. Charles Bolte, in his book, "The New Veteran," points this out in saying that there are two basic desires of every returning serviceman: aid to reach the status he would have held if he had not gone to war, and something concrete to assure him that he will cash in the dividends of victory. These desires will not be realized if there is a permanent split between veterans and civilians. The veteran cannot be fenced off in one field. A member of his family laid off a job creates a new problem for the veteran. They are still human beings. One half of the commu-

nity cannot be adjusted and the other half not adjusted.²

With realization of the importance of a contented and satisfied veteran group, both for the individual and for the social good, more than one hundred different organizations, both public and private, have extended services to veterans to assist them in making their adjustments. Identification of veterans as a special population class on artificial grounds, however, can give rise to inefficiency through rivalry for benefits, through duplication of administrative functions, and through the overlapping of services by the numerous agencies anxious to serve this special group.

The Retraining and Reemployment Administration has been created by the President for the purpose of planning and coordinating the activities of governmental organizations. On the part of non-governmental agencies there is need for planning and coordination to avoid competition among the organizations, and confusion and bewilderment for the veteran. Some of the agencies which have set up definite services to assist with the veteran's problems are family service agencies, catholic agencies, the American National Red Cross, the United States Employment Service, with its Service Representative, Travelor's Aid, and the Young Men's and Young Women's Christian Associations. There is a regrettable tendency on the part of some agencies which are not

2. Charles G. Bolte, The New Veteran, p. 144

set up to serve the veteran adequately, or whose programs provide only a minor service to him, to overplay that service in their publicity as a means of getting public attention.

The first task of the community is to inventory these services and to effect a coordination among them that will guarantee the availability of help without the inefficiencies of duplication, delay, needless referrals, and unskilled application of knowledge. Experts are needed in family adjustment, mental hygiene, psychiatric service, psychological examinations, counseling. The adjustment of the veteran, as of any individual, lies in all fields: economic, social, educational, vocational, and recreational.

Major David Wright, in speaking of his conception of the problems of the returning servicemen and of the relationships of the factors that go toward solving them, stated that it is difficult to determine from public utterances and writings just what these problems are, or their magnitude, or in whose province they lie. It is, in fact, difficult to conclude to what extent these problems are medical, to what extent psychiatric, and to what extent social and educational. Granting the fact that all psychiatric problems are at the same time social and educational ones, some differentiating lines must be drawn when it comes to the practical matter of deciding what agencies and what men properly can assume responsibility in aiding in the solution of the problem.

Many agencies, governmental and civilian, have made plans and offered services related to particular aspects of the situation: educational institutions, medical agencies, trade unions, industries, religious establishments, veteran's organizations, and so on.³

At discharge the serviceman is faced with new emotional demands at home and in the community. He has lost the support of the group. There is a strong feeling for group coherence which must be fused strongly with the community or anxieties, aggressions, and depressive feelings will become extreme. He fears the attitudes of civilians. He has no specific civilian plans for himself; but he needs action to relieve his tensions and he needs useful, purposeful work of importance. He needs instruction in the nature of his emotions to understand them and so control his reactions. He needs circumstances, surroundings, and opportunities for healthy, interpersonal relations. The solution lies with the veteran, himself; and this requires time. The community must provide the jobs, the group activities, the opportunities for education and training, and the resources for medical care needed. This must be provided, not out of altruism, nor as a reward or debt to the veteran, but as a good investment for the community as a whole.

3. David G. Wright, "The Veteran Comes Home," The Compass, 26:7, June, 1945.

Dr. George Stevenson, Medical Director of the National Committee for Mental Hygiene, states that the needs of the veteran will most frequently be nothing more than a friendly, loving, receptive public, ready to give the veteran the opportunity of resuming civilian life.⁴ Dr. George Pratt has stated that the veterans need retooling for effective civilian living just as they were previously retooled for effective military living. It is not a matter of rewarding him for work well done in service. Many gratuities may be thrown at the veteran, such as the G I Bill of Rights, which will be very much of a bill of reward, rather than an opportunity for retooling for civilian living. It may be an incentive to dependence, rather than an incentive to action, for many veterans.⁵

Focus on veterans and their problems as a special group, with special problems, handicaps their assimilation into the communities as civilians. Many veterans are veterans months and years after their discharge and return to the community. It has been said that there are three kinds of veterans: the disabled, the normal, and the professional veteran. A continuation of focus on the veteran group as a veteran group only fosters the production of more and more

4. George Stevenson, Forward in George K. Pratt, Soldier to Civilian.

5. *ibid.* p. 10

The first thing I noticed when I stepped out of the car was the cold, crisp air. It was a relief after the warm, humid weather of the city. I walked towards the building, my eyes taking in the architecture. The building was a mix of old and new, with traditional stone walls and modern glass windows. I felt a sense of awe and wonder as I approached the entrance. The door was open, and I stepped inside. The interior was grand and spacious, with high ceilings and ornate decorations. I was greeted by a friendly staff member who led me to a comfortable seat. I took a moment to relax and enjoy the view. The city was a beautiful sight, with its mix of old and new buildings and its vibrant culture. I felt a sense of peace and tranquility as I sat there, taking in the sights and sounds of the city.

I was sitting in the car, looking out at the city. The sun was setting, and the sky was a mix of orange and red. I felt a sense of calm and peace as I watched the city lights come on. The city was a beautiful sight, with its mix of old and new buildings and its vibrant culture. I felt a sense of peace and tranquility as I sat there, taking in the sights and sounds of the city. The city was a beautiful sight, with its mix of old and new buildings and its vibrant culture. I felt a sense of peace and tranquility as I sat there, taking in the sights and sounds of the city.

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professional veterans. They capitalize on this and use it as a way of managing. Others are not professional veterans; but, with the attention on him as a veteran, his adjustment is considered to be an adjustment from military to civilian life only, instead of being considered as part of the continual process of his individual adjustment to his whole life situation. Many of the veterans did not ever make the adjustment from civilian to military life. Their inability to adjust from military to civilian life is often misnamed, and is, basically, a continuation of maladjustments.

Anyone offering services to the veteran must understand his problems, his needs, his attitudes, and his total situation. Services must be offered in relation to the situation which he is now in, rather than in relation to what he has gone through. He must be considered as an individual, having his own personal tempo in making his adjustments to change. It is essential that he is understood before it is possible to render any aid to him in the solution of his problems. It is also essential that any agency offering service know with what aspect of the veteran's problem they are equipped to assist. They must know whether or not they can do this more effectively and more adequately than can be done by any other agency, or by any other means.

The Home Service Department of the American National Red Cross has long been aware of, and interested in, the needs which the serviceman will have upon his return to

civilian life. Its policies and program for serving veterans were defined in 1943. Services were made available to veterans during their transitional period from military to civilian life. At the same time, Home Service recognized that the needs of veterans are the responsibility of the entire community and that the best interests of veterans and the community are served when the veteran, as soon as possible, assumes fully the status of a civilian. The transitory period, however, was difficult to define. The adjustment back to civilian life was, in many cases, never made. It was difficult to define whether he was a civilian, still unadjusted, or whether he was a veteran, still making the necessary adjustment to the change from military to civilian living.

It has been necessary for the Home Service Department to continually re-evaluate and re-define their policies and their program in extending service to veterans. The American Red Cross is service-connected by its very nature. Services extended by this agency may help to continue the focus on the returning servicemen as veterans, rather than as civilians. The question arises as to whether aid to veterans in their transitory adjustment period would not be better undertaken by civilian agencies who have been set up to meet the needs of civilians in all fields.

CHAPTER II

IDENTIFICATION AND DESCRIPTION OF THE VETERANS

In order to identify the problems and situations of these veterans, a statistical examination of the group as a whole is made to determine what age groups are included here, what the marital status of these veterans is, what the employment history has been, how long they have been back in civilian life, and, in general, the description of these veterans under study.

The applications of these forty-five cases have come from a variety of sources: sixteen were referred from other Red Cross agencies, including the American National Red Cross representative in Army, Navy, and Veteran's hospitals, in Army and Navy separation centers, in the Veteran's Administration Regional Offices, and in the American National Red Cross Chapters; ten of the applications were made by the veteran directly to the agency; seven were referred from the Veteran's Service Center; six were applications made by relatives of the veteran; three were referred from the Veteran's Administration, and three were referred by friends and other individuals in the community. There were no referrals from any private or public community social agencies.

From the forty-five cases studied, the initial contact with the agency was made by the veteran in twenty-seven cases, by his wife or other member of his family in sixteen

cases, and by the veteran and his wife together in two cases. In twenty-two of the cases the veteran and his family were known to the American National Red Cross during the time the veteran was in service.

From the forty-five veterans under study, forty-four are male and one is female. The term veteran will refer to both men and women in this study.

The ages of these veterans range from one, nineteen years of age, to one, fifty-five years of age. Eighteen were between the ages of twenty to twenty-five and fourteen were between the ages of twenty-five and thirty. Thirty-three of the veterans studied were under the age of thirty. Of the remaining twelve, who were over thirty, seven were veterans of World War I and five were veterans of World War II.

Twenty-seven of these veterans were married; three were divorced, and fifteen were single. The examination of those twenty-seven veterans who were married reveals that seven were separated and not living with their wives; that seven were separated temporarily due to hospitalization of the veteran; that two were separated temporarily due to marital discord; that two were separated from their children, and that nine were living with their wives and families without any disruption of their household. Of the seven who were separated and not living with their wives, five were

living with relatives and two were rooming alone. Of the fifteen who were single, eight were living with relatives; six were rooming away from home, and one was hospitalized.

Of the thirty veterans who were married, separated, or divorced, ten had no children; five had one child; seven had two children; five had three children, and only three had more than three children.

Fourteen of the thirty veterans, who were married, separated, or divorced, had married while they were in service; eight had married before entering service; three married after their discharge, and five were veterans of World War I and had been married for many years. Of the fourteen who had married during service, three were divorced; four were separated; three were having difficulties in their marital relations or in their family relationships over the marriage, and four had established their homes with their wives and were showing no marital problems.

Eight veterans had married before service. Two of these were divorced; three were having difficulties in their marital relationship and in their family relationships over the marriage, and three were showing no marital problem.

Only three of the veterans had married after their discharge. One of these was divorced; one was having difficulty in his marital and family relationships, and one was showing no marital problem.

Five of the veterans under study who were married were veterans of World War I. There was marital difficulty in only one of these cases.

Out of the total of thirty veterans who were married only eleven, or one-third of the cases, showed no marital problem existed. In considering those fourteen veterans who were married during service, only four were found to have no difficulties in their marital relationships. In studying such a small number of cases, and without a large unselected sample from all veterans who were married during service, these figures cannot be considered indicative of all service marriages. They may indicate that a large number of veterans, coming to the social agency with their problems, have difficulties in their marital and family relationships, whether or not this is the problem for which they are requesting help. They show, specifically, that the veterans who are being studied here have, in a large number of cases, some marital problems.

Study of the time spent in service by these forty-five veterans revealed that the average length of time in service was between two and three years. The time in service ranged widely from two veterans in service over four years to three veterans in service less than one year. Fifteen veterans, however, had been in service from three to four years.

Of the forty-five veterans under consideration, twenty-three had been discharged for medical reasons, sixteen were discharged on the basis of service points; four were discharged for the convenience of the government; one was discharged for dependency, and one was unknown.

Of the twenty-three servicemen discharged for medical reasons, fourteen had been diagnosed psychoneurotic, psychotic, or as having some disorder of the personality; seven had a diagnosis of physical disability, and two were diagnosed as having both psychiatric and physical disabilities.

Of the seventeen servicemen discharged with service points or for dependency, ten have developed disabilities. Five of these veterans have developed physical disabilities and five have developed psychiatric disabilities. None of the claims for disability compensation made by these ten veterans have been adjudicated as service-connected.

Of the four veterans discharged for the convenience of the government, all were found to have personality disorders and inadequacies of long-standing. Only eight of the forty-five veterans under study showed no physical or psychiatric disability.

The study of the time intervening between the date of discharge and the date of the veteran's first application to the agency for service necessitates grouping the applications into two categories: World War I and World War II veterans. The time ranges from four years, seven months, for

The first thing I noticed when I stepped out of the car was the smell of fresh air. It was a relief after being stuck in traffic for so long. I looked around and saw a few people walking towards the entrance. I followed them and saw a large sign that said "Welcome to the Museum". I felt a bit nervous, but I decided to go in.

I walked through a long hallway and saw many different exhibits. There were paintings, sculptures, and even some interactive displays. I was really interested in the history of art, so I spent a lot of time looking at the older pieces. I saw a lot of famous artists' works and I was amazed at how they had created them.

I continued to walk through the museum and saw more and more interesting things. I saw a large room with a lot of people looking at the exhibits. I saw a lot of children and I was happy to see that the museum was a fun place for them too. I saw a lot of people taking pictures and I was happy to see that the museum was a popular place to visit.

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World War II veterans, to application at the date of discharge. Twenty-two applied within the first year; seven within two years; seven within three years; two within four years, and seven applied over four years following their discharge from service. Of those seven who applied after being discharged over four years, six were veterans of World War I.

The figures just given concern the veteran's first application after discharge. At the time this study was made, however, the current request for service was not the first application which many of these veterans had made. Thirteen of these cases were previously active with the Camden County Chapter. The balance, or thirty-two cases, were active for the first time after discharge.

With further examination of the twenty-two veterans who applied to the agency within one year after their discharge, it was found that fifteen applied during the first six months. Of these fifteen, twelve applied during the first month after discharge.

The study of the time during which these forty-five cases were active with the agency was difficult, in several cases, to determine. Only the time when the cases were active during the period between July, 1946 and March, 1947 is under consideration here. Of the forty-five cases, thirty-four were steadily active for varying periods of time. With the remaining eleven cases, contacts were short and ir-

regular, with little continuity. These ranged from two months to six months of unrelated applications and irregular contacts. In the thirty-four cases which were steadily active, the time the cases were active ranged from less than one month to six months. Seventeen were active for less than one month. Fourteen were active for periods between one and four months. Three cases were active over four months, of which one case was active for six months.

In classifying the occupations and employment of these veterans only general classifications can be given. At the time of application, only five were employed regularly; twelve were attending school or training on the job under the G I Bill of Rights or under the Vocational Rehabilitation Program; and twenty-eight were unemployed, depending upon various benefits due them or upon occasional wages from odd jobs or self-employment.

In examining the employment history of these veterans, classification was made into eight different categories: four veterans had never worked, either before or after service; six had not worked before entering service and since their discharge have had only short, irregular employment in unskilled work; four had had only irregular, unskilled employment before induction and have not worked at all since discharge; sixteen had had only irregular, unskilled employment both before and after service; four veterans had been employed in semi-skilled work before service

but have had only irregular, unskilled employment since discharge; five had worked regularly in semi-skilled jobs before service and have returned to some regular, steady employment since their discharge; four had skilled employment both before and after their period of service; one veteran, who had been employed steadily in semi-skilled work before service, went immediately into training upon discharge, and one veteran's employment history is unknown.

Upon examining those twenty-eight veterans who were unemployed and who were depending upon various benefits due them or upon occasional wages from odd jobs or self-employment at the time of their application to the agency, it was found that seven were in hospitals or in some institution. Eleven were diagnosed psychoneurotic, psychotic, or as having some severe disorder of the personality. Four were cases of chronic unemployment over a period of years, with personality inadequacies and physical disabilities. Two veterans were unemployed as a result of physical disabilities due to injuries from accidents since discharge. Two veterans were unemployed as a result of employment situations, strikes and lack of materials. One veteran had just been discharged from service and one man was able-bodied but untrained and unskilled.

In examining the initial requests made to the agency by the veteran, by a member of his family, or by referral from some other source, it was found that fifty-six requests

for service were received from the group of forty-five cases studied. Twenty-nine requests were financial, either for basic maintenance or for special needs. Eleven requests were for assistance in connection with claims and benefits. Six requests were for assistance in obtaining medical or psychiatric care or for information and reports in connection with this. Four requested assistance with marital and family relationship problems. Three requests were for assistance in locating housing facilities and three requests were for help in locating relatives.

Subsequent requests have also been examined. There were thirteen new requests for financial assistance, eight for assistance with problems of family relationships, five for assistance with medical and psychiatric care, and two for assistance with claims and benefits.

From the total of forty-five cases under study, there were thirty-two in which financial assistance was requested. Of these thirty-two cases, twenty-six were given some financial help and in six cases financial assistance was denied. There were eight cases where no financial requests were made but where there was financial insecurity or financial need.

In summary, in the study it was found that these veterans came to the agency mainly as a result of referral from other sources, although twenty-two per cent applied directly for service without referral. In the majority of cases the veteran himself made the initial contact. Half of

the veterans making the initial contact did so during the first year after discharge, particularly during the first few months. But many others did not apply until several years after discharge. In one case the initial contact was made over four years after discharge. The majority of the veterans came to the agency to request financial assistance, although thirteen per cent requested assistance with medical care and about ten per cent requested assistance with family and marital problems. Although there was an increase in the number of requests made for assistance with medical care and family and marital problems, financial requests were also seen to be in the majority in subsequent requests made.

In the study it was found that about three-fourths of the veterans under study fall mainly in the lower age group under thirty years of age. It was also found that about two-thirds of the veterans were married, the majority having responsibilities for children resulting from the marriage. It was seen, also, that in only one-third of the cases where the veteran was married there was no marital difficulty or disruption of the household. About fifty per cent had married during service and about twenty-five per cent had married prior to enlistment. There were only a very few cases where the veteran had married after his discharge. There were a few cases of World War I veterans where the marriage was one of long-standing.

It was also found that these veterans, on the whole,

were in service and away from their home and community between two and three years, although the time ranged widely from over four years in service to less than one year for some. About fifty per cent of these veterans under study were found to have some disability, either physical or psychiatric, at discharge, while thirty-five per cent were discharged under the provisions of the law for points attained while in service. Over half of those so discharged developed some disability since their discharge. Therefore, the majority of the veterans in this group under study are faced with some disability.

The veterans, for the most part, were lacking in training and skill for employment and had histories of little or no work experience or of only unskilled and irregular employment. Considering the youthful age of the majority of the veterans, it is concluded that most of them entered service either immediately after leaving school or after a relatively short period of working experience. In addition to this, the time spent in service, varying up to four and five years, presents a picture for most of these veterans of very little opportunity for continuity in either their training or their work experience. Most of the veterans, at the time of study, were found to be unemployed and depending upon various benefits due them or were attending school. Only five were regularly employed. Those unemployed, for the most part, were found to have physical or psychiatric dis-

abilities which were handicapping, some to the extent of hospitalization. It was pointed out that only two veterans were unemployed as a result of employment situations alone.

In general, the study represents a group of young veterans, many of whom are married with family responsibilities, the majority being unemployed, with employment histories of little training or experience, complicated by considerably long periods of service and by physical and psychiatric disabilities. Although many applied for assistance with their problems soon after their discharge, a great many others made their first application some time after their discharge from service.

CHAPTER III

PROBLEMS AND NEEDS OF THE VETERANS

Type and Nature of the Problems

All problems are, essentially, difficulties in adjustments. It may be an adjustment to some limitation in the environment, or to some inadequacy of the personality, which is necessary for a satisfactory solution of the problem. It may be an adjustment to some particular emotional or physical disorder which is necessary. Adjustments often have to be made to other people and to certain situational factors in life. There is always a continual need to adjust to change, whatever that change may be. Many people make their own adjustments easily, to their own satisfaction and to the satisfaction of other people. For many others, adjustments are difficult and frequently an adequate adjustment is never made. The main problem, whatever it may be, is often never seen, or is never accepted and faced as the real difficulty. Any satisfactory adjustment necessitates seeing and accepting the real problem. Some have gained adequate adjustments in some areas while they remain maladjusted in others. The degree of adjustment obtained by any one person changes from time to time with each experience and with each new difficulty encountered.

It is the purpose of this study to examine the type and nature of the problems present in the situations of these

PROCEEDINGS OF THE BOARD OF DIRECTORS

HELD AT THE OFFICE OF THE BOARD OF DIRECTORS

ON WEDNESDAY, JANUARY 10, 1906, AT 10 O'CLOCK A.M.

PRESENT: Messrs. J. B. Smith, President; J. C. Jones, Vice-President;

W. H. Brown, Secretary; and Messrs. A. D. White, J. E. Black,

and Messrs. C. F. Green, J. K. Hall, J. L. King, J. M. Lee,

J. N. Miller, J. O. Moore, J. P. Nelson, J. Q. Oliver,

J. R. Parker, J. S. Quinn, J. T. Reed, J. U. Russell,

J. V. Scott, J. W. Starnes, J. X. Taylor, J. Y. Underhill,

J. Z. Vance, J. A. Warren, J. B. White, J. C. Wilson,

J. D. Wood, J. E. Wright, J. F. Young, J. G. Ziegler,

J. H. Adams, J. I. Baker, J. J. Carter, J. K. Davis,

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J. P. Howell, J. Q. Ingram, J. R. Jackson, J. S. Keith,

J. T. Lamb, J. U. Martin, J. V. Nichols, J. W. Olsen,

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forty-five veterans to which they are making their adjustments. Each case has been evaluated according to the basic, underlying problems that exist which are preventing a satisfactory adjustment by the veteran. Each case has been examined to determine what factors are present which add to, and further complicate, their problem. Many of these factors, as would be expected, have existed in the past and have contributed to the development of the present problem. Each case has been examined to determine in what way these fundamental problems are revealed in the immediate situation of these veterans. The evaluation of the problems of these veterans was made at the point in their adjustment occurring during the time of this study.

Fundamental Problems

The basic, underlying problems were classified under two categories: (1) those problems which lay within the veteran himself, and (2) those problems which lay outside of the veteran, in his environment. The first group was divided into five different types of problems: (1) the emotional disorders, diagnosed as psychoneurosis, psychosis, or as a severe disorder of the personality; (2) the physical disorders and disabilities, diagnosed, where the physical disorder is the most handicapping problem; (3) the emotional attitudes toward the physical disability, where the attitude is more handicapping for the veteran than the actual disability; (4) the combination of mental, physical, and

personality inadequacies, and (5) the difficulties in interpersonal relationships, not diagnosed as psychoneurosis, and which fall within the normal functioning.

In the second group, where the problem lay outside of the veteran, the basic problems were divided into four groups: (1) problems of other members of the family, including emotional instabilities, physical disabilities, destructive attitudes toward the veteran by relatives, and various situational factors in the family group; (2) problems which are due to industrial factors, such as strikes, shortages of materials, and unavailability of work; (3) social and community problems, including recreational and social lacks, housing shortages, and general community attitudes, and (4) general economic problems of the community and of the country.

Upon examining the situations of the forty-five veterans under study, it was found that there was always one fundamental problem which was more handicapping to the veteran than any other problem and which was the main reason for his inability to make a good adjustment. Table I shows the problems of the forty-five veterans. The most handicapping basic problem for twenty-three of the veterans was found to be the emotional disorder of the veteran himself. It is noted that the problems of forty-one of the veterans lay within the veterans themselves, and in only four cases was the basic problem found to lie outside of the veteran.

It was also found that, often, there was more than one basic, underlying problem causing the present difficulty in the situations of these veterans. Table I shows the occurrence of the additional problems of the forty-five veterans. It is noted that, although problems of other members of the family occurred as the most handicapping basic problem in only two cases, this problem occurred as an additional basic problem in twenty-eight cases. The emotional attitudes toward physical disabilities, the social and community situation, and the general economic situation did not occur as a basic problem in any of these cases.

Complicating Factors

An examination of the situations of these forty-five veterans has also shown that there are many factors which, although they are not the fundamental problems, greatly complicate the total situation of the veteran and add to the difficulties that exist for him in effecting a satisfactory adjustment. Table II shows the complicating factors which were found to be present in the situations of the forty-five veterans. In all of the forty-five cases the industrial situation, the social and community situation, and the general economic situation of the community were found to be complicating factors for these veterans. These factors are particularly complicating ones for the veterans who are handicapped with emotional and physical disabilities, or who are

TABLE I.

OCCURRENCE OF THE BASIC PROBLEMS BOTH AS THE PRINCIPAL PROBLEM AND AS
THE ADDITIONAL PROBLEMS OF THE FORTY-FIVE VETERANS

Occurrence as Principal Basic Problem	Occurrence as Additional Problems				
	Emotional Disorders	Physical Disabilities	Mental Inadequacies	Interpersonal Relationships	Other Relatives
Emotional Disorders	23*	3	0	0	16
Physical Disabilities	0	7*	0	2	3
Mental, Physical, and Personality Inadequacies	0	0	7*	0	5
Interpersonal Relationships	0	0	0	4*	4
Other Relatives	0	0	0	0	2*
Industrial Factors	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2*</u>
Total Occurrence As a Basic Problem	23	10	7	6	30
					2

* Principal basic problem and not an additional basic problem.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000	1001	1002	1003	1004	1005	1006	1007	1008	1009	1010	1011	1012	1013	1014	1015	1016	1017	1018	1019	1020	1021	1022	1023	1024	1025	1026	1027	1028	1029	1030	1031	1032	1033	1034	1035	1036	1037	1038	1039	1040	1041	1042	1043	1044	1045	1046	1047	1048	1049	1050	1051	1052	1053	1054	1055	1056	1057	1058	1059	1060	1061	1062	1063	1064	1065	1066	1067	1068	1069	1070	1071	1072	1073	1074	1075	1076	1077	1078	1079	1080	1081	1082	1083	1084	1085	1086	1087	1088	1089	1090	1091	1092	1093	1094	1095	1096	1097	1098	1099	1100	1101	1102	1103	1104	1105	1106	1107	1108	1109	1110	1111	1112	1113	1114	1115	1116	1117	1118	1119	1120	1121	1122	1123	1124	1125	1126	1127	1128	1129	1130	1131	1132	1133	1134	1135	1136	1137	1138	1139	1140	1141	1142	1143	1144	1145	1146	1147	1148	1149	1150	1151	1152	1153	1154	1155	1156	1157	1158	1159	1160	1161	1162	1163	1164	1165	1166	1167	1168	1169	1170	1171	1172	1173	1174	1175	1176	1177	1178	1179	1180	1181	1182	1183	1184	1185	1186	1187	1188	1189	1190	1191	1192	1193	1194	1195	1196	1197	1198	1199	1200	1201	1202	1203	1204	1205	1206	1207	1208	1209	1210	1211	1212	1213	1214	1215	1216	1217	1218	1219	1220	1221	12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maladjusted in their personal and social relationships. It is to be expected that such handicapped veterans would be more extremely affected by competition and disorganization in industry, by the economic instability of the community, by the high costs of living, and by the housing situation.

Manifestations of the Problems

The type and nature of the problems have been described according to the basic, underlying problems which exist and according to the factors which are further complicating and handicapping the total situation of these veterans. An examination of the situations of the veterans has also been made to determine in what way these basic problems are manifested. The immediate problems faced by these veterans are symptoms of the underlying difficulty and are evidence of some more basic cause for the presence of these problems. The immediate problems are those usually seen by the veteran as the basic ones. They are the problems which are disturbing the veteran, and for which he seeks help, particularly at the time of crisis in his financial, marital, health, or housing situation. Table III shows the immediate problems of the forty-five veterans and the interrelationship of these immediate problems and the basic problems. Unemployment was considered to be an immediate problem for all of the veterans who were either totally unemployed, partially or irregularly employed, or attending school and

TABLE II.

INCIDENCE OF COMPLICATING FACTORS IN RELATION TO THE BASIC PROBLEMS
OF THE FORTY-FIVE VETERANS

Complicating Factors	Main Basic Problem						Total
	Emotional Disorders	Physical Disabilities	Mental Inadequacies	Interpersonal Relationships	Other Relatives	Industrial Factors	
Family Background							
A (1)	20	3	7	4	2	2	38
B (2)	3	4	0	0	0	0	7
Family Responsibility							
A	16	5	4	4	1	1	31
B	7	2	3	0	1	1	14
Lack of Training or Work Experience							
A	20	5	7	4	0	0	36
B	3	2	0	0	2	2	9
Long-Time Problem							
A	12	2	7	1	2	0	24
B	11	5	0	3	0	2	21
Service Experience							
A	7	2	0	1	0	0	10
B	16	5	7	3	2	2	35
Poor Judgment							
A	11	3	7	3	0	0	24
B	12	4	0	1	2	2	21
Housing Situation							
A	12	1	2	1	0	0	16
B	11	6	5	3	2	2	29

1. Exists as a complicating factor.

2. Does not exist as a complicating factor.

training on the job. Financial insecurity was considered to be a problem when the veteran was depending upon financial assistance from relatives, from any benefits, from an agency, or from any source other than his own savings or income from his own productivity.

Handicapping Extent of the Problems

An examination of the extent to which these basic problems were handicapping to the veterans has also been made. These cases have been classified, in a general way, into three groups: (1) those veterans who are extremely handicapped in their functioning in all areas, personal, social, and industrial; (2) those veterans who are less severely handicapped and who can function in some areas fairly well, and (3) those veterans who are fairly adequate in their functioning. Classification was also made according to whether the problem was a temporary one or whether it was more lasting and permanent. For a more definite, specific classification, however, medical, psychiatric, and social diagnosis and prognosis is needed. Whether the problem is a temporary one or a more permanent one depends, in many cases, upon whether some help is obtained by the veteran for whatever degree of improvement that may be possible. Diagnosis is needed to determine the limitations and the possibilities for improvement of the basic problems. The handicapping extent of the basic problems of the forty-five veterans under

THE UNIVERSITY OF CHICAGO
DIVISION OF THE PHYSICAL SCIENCES
DEPARTMENT OF CHEMISTRY
530 SOUTH EAST ASIAN AVENUE
CHICAGO, ILLINOIS 60607-7070

TO THE EDITOR OF THE JOURNAL OF THE AMERICAN CHEMICAL SOCIETY
FROM THE DEPARTMENT OF CHEMISTRY, UNIVERSITY OF CHICAGO
RE: [Illegible text]

[The following text is extremely faint and largely illegible. It appears to be a letter or report detailing chemical research, possibly related to the synthesis or properties of a specific compound. Key words that are partially legible include "reaction", "product", "yield", "analysis", and "conclusion".]

TABLE III.

INTERRELATIONSHIP OF THE IMMEDIATE PROBLEMS AND THE BASIC PROBLEMS OF THE FORTY-FIVE VETERANS

Immediate Problems	Basic Problems						Total
	Emotional Disorders	Physical Disabilities	Mental Inadequacies	Interpersonal Relationships	Other Relatives	Industrial Factors	
Unemployment	22	6	7	3	0	2	40
A (1)		1	0	1	2	0	5
B (2)	1						
Financial Insecurity	22	6	7	3	0	2	40
A	1	1	0	1	2	0	5
B							
Family Discord	17	3	6	3	2	1	32
A	6	4	1	1	0	1	13
B							
Poor Health	14	7	7	0	1	0	29
A	9	0	0	4	1	2	16
B							
Anti-social Behavior	13	1	7	0	0	0	21
A	10	6	0	4	2	2	24
B							
Housing Problems	12	1	2	1	0	0	16
A	11	6	5	3	2	2	29
B							

1. A- Exists as an immediate problem.

2. Does not exist as an immediate problem.

study is shown in Table IV.

Origin of the Problems.

In addition to an examination of the type and nature of the problems being faced by these veterans, an examination of the origin of these basic, underlying problems has been made. Classification has been made into three periods in relation to military service: (1) pre-service, (2) service, and (3) post-discharge. Table V shows the origin of the basic problems of the forty-five veterans. In the six cases where the basic problem originated in service it is noted that, although there was evidence of some predisposition toward emotional difficulties with these veterans, the problem was not handicapping until the veteran was in service. Marriage during service, separation from parental ties, and responsibilities in military life were precipitating factors in the emotional disorders which became handicapping to these six veterans during service. In none of these six cases did combat experience or injuries exist as precipitating factors.

In nine of the nineteen cases where the basic problem originated after discharge there was evidence of some predisposition toward the problem prior to, and during, service but the problem was never a handicapping one for the veteran.

Further examination of the origin of the basic problems was made in relation to the extent to which these prob-

CHARLES THE FIRST

IN THE YEAR 1625. BY JOHN BURNET, BISHOP OF SALISBURY.

THE first year of the reign of Charles the first, was a year of great calamity to the kingdom. The king was then but twenty years of age, and his government was in its infancy. The parliament was not yet established, and the king was without any other support than his own strength. The king was a man of great courage and resolution, but he was also a man of great pride and ambition. He was determined to rule the kingdom as he saw fit, and he was not willing to be controlled by any other body. This led to a great deal of conflict with the parliament, and the king was forced to dissolve it several times. The king's policy was to strengthen the royal power, and he was determined to do so by any means necessary. He was a man of great energy and determination, and he was not willing to be defeated by any opposition. The king's reign was a time of great change and upheaval, and it was a time when the kingdom was divided into two camps. The king's supporters were known as the royalists, and the king's opponents were known as the parliamentarians. The king's reign was a time of great struggle, and it was a time when the kingdom was tested to its limits.

THE SECOND YEAR OF THE REIGN OF CHARLES THE FIRST.

THE second year of the reign of Charles the first, was a year of great calamity to the kingdom. The king was then but twenty-one years of age, and his government was in its infancy. The parliament was not yet established, and the king was without any other support than his own strength. The king was a man of great courage and resolution, but he was also a man of great pride and ambition. He was determined to rule the kingdom as he saw fit, and he was not willing to be controlled by any other body. This led to a great deal of conflict with the parliament, and the king was forced to dissolve it several times. The king's policy was to strengthen the royal power, and he was determined to do so by any means necessary. He was a man of great energy and determination, and he was not willing to be defeated by any opposition. The king's reign was a time of great change and upheaval, and it was a time when the kingdom was divided into two camps. The king's supporters were known as the royalists, and the king's opponents were known as the parliamentarians. The king's reign was a time of great struggle, and it was a time when the kingdom was tested to its limits.

1. The first part of the document is a list of the names of the persons who have been appointed to the various positions of the Board of Directors of the company.

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10. The tenth part of the document is a list of the names of the persons who have been appointed to the various positions of the Board of Directors of the company.	

lems were handicapping to the veterans. This is shown in Table VI.

Similarity to Civilian Problems

The description of the problems of these veterans has shown that they are, substantially, the same as the problems being faced by civilians. The problems of many of these veterans were the same as their civilian problems prior to their military service, continuing during their service and afterward. The difference between the problems of civilians and the problems of these veterans under study lies in the particular service experiences which these veterans have had in their separation from their family, from their friends, and from their community, and in the adjustments which they have had to make upon their return home. These factors have intensified and complicated the basic problems of some of these veterans. In some cases these factors have been fairly negligible in their effect upon the basic, underlying problem.

Civilians have had problems, however, similar to those problems with which these veterans have been confronted during the war years. They have had their own experiences at home which have resulted from the war. They have had to adjust to the separation from the veteran, as well as to his return home. The problems of civilians are basically the same as those of veterans, with their emotional disorders, their physical disabilities, and their social and personal maladjustments. Their experiences during the war have also

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TABLE V.

ORIGIN OF THE BASIC PROBLEMS OF THE FORTY-FIVE
VETERANS

Basic Problems	Origin			
	Pre-service	Service	Post-discharge	Total
Emotional disorders	10	4	9	23
Physical disabilities	0	2	5	7
Mental inadequacies	7	0	0	7
Difficulties in Interpersonal relationships	2	0	2	4
Other relatives	1	0	1	2
Industrial factors	<u>0</u>	<u>0</u>	<u>2</u>	<u>2</u>
Total	20	6	19	45

TABLE VI.

HANDICAPPING EXTENT OF THE BASIC PROBLEMS IN RELATION TO THE
ORIGIN OF THE BASIC PROBLEMS OF THE FORTY-FIVE VETERANS

Handicapping Extent	Origin of the Basic Problem			
	Pre-service	Service	Post-discharge	Total
Severe				
temporary	0	0	0	0
lasting	10	0	2	12
Less extreme				
temporary	0	0	3	3
lasting	8	3	4	15
Slight				
temporary	0	1	9	10
lasting	<u>2</u>	<u>2</u>	<u>1</u>	<u>5</u>
Total	20	6	19	45

TABLE I

Summary of the results of the experiments on the effect of the concentration of the solution on the rate of the reaction.

Concentration of the solution		Rate of the reaction		Remarks
M/L	g/L	g/L	g/L	
100	10	10	10	Control
100	20	20	20	Control
100	30	30	30	Control
100	40	40	40	Control
100	50	50	50	Control
100	60	60	60	Control
100	70	70	70	Control
100	80	80	80	Control
100	90	90	90	Control
100	100	100	100	Control

intensified and complicated their problems, causing further maladjustments. The particular experiences of individuals differ for all, whether veteran or civilian.

Needs of the Veterans

In addition to the examination of the problems and adjustments of these forty-five veterans, it is also the purpose of this study to examine the needs of these veterans. Speaking generally, all people need food and clothing and important, productive work. They need healthy and comfortable living and satisfying relationships, not only with relatives but with others in society. Basically, there is the need for better adjustments, whether this involves a more wholesome pattern of reactions or some environmental change. The underlying need depends upon what the basic problem may be. If physical illness is hindering an individual from being able to work in some productive, satisfying employment and from being able to earn the money necessary to satisfy all needs for food, comfort, and good relationships, medical care is necessary for the treatment of this illness. If emotional illness is preventing one from having satisfying, socially-acceptable relationships and from working and earning his living in some productive, satisfying employment, psychiatric and social treatment is needed.

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acceptance of the real problem and of the limitations involved. This means understanding, not only by the veteran, but by his relatives, by his friends, and by his community. There is a need to know to what extent medical, psychiatric, and social treatment can improve and change the basic difficulty. There is the need to understand and accept the limitations and the extent of change which is possible.

Needs in Relation to the Basic Problem

The fundamental problem of twenty-three of the forty-five veterans under study was found to be the emotional disorder of the veteran himself. These veterans are in need of psychiatric treatment or in need of some counselling and guidance with their emotional problems and in their personal and social relationships. Until the basic problem is met, the problem which is mainly inhibiting these veterans from being able to work or from making use of opportunities for training for work, or which is preventing them from being able to get along with other people at home, at work, or in their social contacts, there will be a continual or recurring need arising for money to meet expenses for their own support and for the support of their dependents; there will be a continuing need for work because of their unemployment; there will also be a recurring need for assistance in social, family, or marital affairs because of their emotional instability, and there will be a constant need to

handle a variety of problems that appear as manifestations of the basic problem.

The basic problem of seven of the forty-five veterans was found to be the physical disability of the veteran. For these seven veterans there is a need for medical treatment of the disability to whatever extent this treatment is possible. There is the need for an acceptance of whatever limitations exist and are unchangeable and there is the need to adjust to, and be trained for, activities and work possible within these limitations. There is also the need for counselling and guidance in the attitudes arising as a result of the disabilities. These needs must be met before the veteran is able to work and be self-supporting, and before he is able to enjoy a satisfying life.

The underlying problem of seven of the forty-five veterans was found to be the mental, physical, and personality inadequacies of the veteran. In consideration of the well-established patterns of this group of veterans, in consideration of the mental inadequacies which exist, and in consideration of the weak personality structures of these veterans, there is mainly the need for an acceptance of these limitations by the veteran, by his relatives, and by others in the community. There is also the need for guidance and support in meeting the variety of immediate needs and problems which recur continually for work and financial support.

The basic problem of four of the veterans was found to be difficulties in the interpersonal relationships of the veterans. Counselling and guidance in personal and family relationships is seen as the essential need with this group. This is necessary in order to assist them in meeting the problem which is most handicapping to the veteran.

In the situation of two of the veterans the fundamental difficulty was found to be the instability of other members of the veteran's family. In order to meet this basic difficulty of the veteran, the problem of the relative must be met, whether the problem is physical illness, emotional instability, social and personal maladjustment, or whatever it may be.

The basic problem of two of the veterans was found to be factors in the industrial situation. In order to meet this problem, the factors involved in the industrial situation must be dealt with, meeting the immediate needs of the veterans for work and for financial support in the meanwhile.

Immediate Needs

The immediate needs of these forty-five veterans, indicated by the manifestations of the basic problems, vary from time to time. These immediate needs, many times emergent ones, must often be met while the more fundamental one is being dealt with. Whatever the basic problem is, if the veteran is unemployed, he needs work. If unemployed, he

The first thing I noticed when I stepped out of the car was the cold, crisp air. It felt like a fresh blanket after a long, hot summer.

I walked towards the entrance of the building, my feet crunching on the fallen leaves. The path was quiet, except for the occasional rustle of a branch.

As I approached the door, I noticed a small sign on the wall. It was old and weathered, but the words were still legible.

I pushed the door open and stepped inside. The interior was dimly lit, with a warm, golden glow emanating from the fireplace.

I looked around the room, taking in the details of the decor. The walls were covered in tapestries, and the floor was made of polished wood.

I walked towards the fireplace, where a small fire was crackling. The heat radiated from the hearth, warming my face.

I sat down on a low stool in front of the fire, feeling a sense of peace and comfort. The world outside seemed to fade away.

I closed my eyes and listened to the crackling of the fire. The sound was soothing, like a lullaby. I felt safe and secure.

I opened my eyes and looked at the fire. The flames danced and flickered, casting long shadows on the wall.

I reached out and touched the warm hearth. The heat was comforting, like a friend's hand. I smiled and leaned back on the stool.

I closed my eyes again and let the warmth of the fire envelop me. The world was at peace, and so was I.

I opened my eyes and looked at the fire. The flames were still dancing, and the warmth was still there.

I reached out and touched the hearth again. The heat was still comforting, and I smiled.

I closed my eyes and listened to the crackling of the fire. The sound was still soothing, and I felt safe.

I opened my eyes and looked at the fire. The flames were still dancing, and the warmth was still there.

I reached out and touched the hearth one more time. The heat was still comforting, and I smiled.

I closed my eyes and listened to the crackling of the fire. The sound was still soothing, and I felt safe.

I opened my eyes and looked at the fire. The flames were still dancing, and the warmth was still there.

I reached out and touched the hearth one more time. The heat was still comforting, and I smiled.

I closed my eyes and listened to the crackling of the fire. The sound was still soothing, and I felt safe.

I opened my eyes and looked at the fire. The flames were still dancing, and the warmth was still there.

needs money for his own support and for the support of his dependents, whether this is received from relatives, from various benefits, or from the community. If the veteran is untrained and inexperienced in work, he needs training in order to work satisfactorily in competition, and he needs assistance with his personal problems and adjustment in order to be able to make use of opportunities for training and for useful, productive work. If the veteran is having difficulties in his marriage or in his family, social, or business relationships, he is in need of some help in his relationships and he needs opportunities in his family and social environment for satisfying relationships and activities. If the veteran is ill, he is in need of medical care and in need of money for obtaining this care in order that good health may be obtained to the greatest extent possible. If the veteran's living arrangements are unwholesome or if overcrowding produces an additional strain on the family relationships, assistance with better housing arrangements is needed.

The immediate needs of the forty-five veterans under study have been classified into five groups: (1) the need for employment; (2) the need for money; (3) the need for medical or psychiatric care; (4) the need for assistance in personal and family relationships and adjustments, and (5) the need for social and recreational activities and opportunities. Table VII shows the immediate needs of the forty-

IMMEDIATE NEEDS IN RELATION TO THE BASIC PROBLEMS OF THE FORTY-FIVE VETERANS

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ASTOR LENOX AND TILDEN FOUNDATIONS

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THE NEW YORK PUBLIC LIBRARY
ASTOR LENOX AND TILDEN FOUNDATIONS
500 N. 5TH ST. NEW YORK, N. Y.

five veterans.

Attitudes of the Veterans

Both the problems and the needs of these veterans have been examined. It is now the purpose to examine the attitudes which these veterans have toward their problems and their needs and to examine their strengths and weaknesses, to determine their general abilities for meeting and handling their problems. The veterans have been classified into three groups in regard to their attitudes toward their problems: (1) those veterans who see and accept their fundamental problem and their own responsibility in their situation; (2) those veterans who see the immediate, manifest problem only, without accepting any personal responsibility in their situation, and (3) those veterans who mainly see their immediate problems but who have some understanding of the basic problem underneath which is causing their difficulties.

Sixteen of the forty-five veterans under study were able to see and to accept the basic difficulty in their situation. This was evidenced in the veteran's requests to the agency in his search for, and acceptance of, help with his fundamental problem directly, and it was also seen in the responsible, mature manner in which he was handling his situation.

Twenty-six of the forty-five veterans were able to

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see the immediate problems only. This was evidenced in the requests made to the agency in relation to their immediate needs, in their refusal to accept help with their basic problem, and in the innumerable ways in which they were handling their situation, other than facing the real problem directly with personal responsibility. These veterans were projecting their difficulties on to other people and circumstances, blaming relatives, the lack of work, the lack of pensions and benefits, and many other various factors for their difficulties. These veterans were found to be using their military service as a means for obtaining special rights and privileges, using their opportunities for training as a means of getting along financially, using emergency situations continually to get along, and using their emotional and physical disorders as a means of getting immediate needs and desires satisfied. They withdrew from any personal responsibility, many separating from their families or showing either extreme independence or overdependence.

Three of the forty-five veterans, although they mainly saw their immediate problems, nevertheless had some understanding of the fundamental problem causing their present difficulties.

Strengths and Weaknesses of the Veterans

An examination of the physical, mental, emotional, and personality strengths was made to determine whether or

not these veterans had qualities that enable them to meet their particular problems. In considering the strengths and weaknesses of these veterans and their abilities in meeting their problems, the extent of their problems have been considered. It was found that twelve of the forty-five veterans had problems which were severely handicapping and which were lasting ones. All twelve of these veterans were found to have weaknesses either in their physical endowment, in their intellectual capacities, or in their emotional and personality structures to an extent which prevented them from meeting their problems in a satisfactory way. These weaknesses were evidenced in their past behavior and reactions to situations, seen in the way in which they stood up in military service and in their other life experiences. Most of these veterans had unsatisfactory reaction patterns that were well established. Most of them showed extreme dependence, lacked initiative and drive, and had poor judgment and organization. They were unable to establish and maintain any good relationships. Considering the severity of the problems of these twelve veterans and considering the weaknesses in their whole physical, mental, and emotional make-up, it is evident that they do not have strengths which would enable them to meet these problems, nor to meet problems of a less severe and permanent nature.

There were eighteen veterans who were found to have

problems less severe in the extent to which they were handicapping. Three of these veterans had problems which were temporary ones. All three of these veterans were found to have good intellectual capacities, satisfactory physical endowment, and adequate emotional and personality stability, as seen in their past behavior and reactions. These strengths were found to be sufficient to enable them to meet their present, temporary problems. The remaining fifteen veterans with less severe and less handicapping problems had difficulties of a more permanent nature. Seven of these were found to have weaknesses hindering them from meeting their problems, while eight had strengths that enabled them to function adequately on the same level as had existed in the past and which had been fairly adequate. These eight veterans were found to have strengths which could be used to effect more satisfactory adjustments.

There were fifteen veterans who were found to have problems which were only slightly handicapping. Ten of these veterans had problems which were only temporary in nature, while five had problems which were lasting. All of the fifteen veterans were found to have strengths which enabled them to meet these problems. It is to be noted, however, that many of these veterans had weaknesses which would not have enabled them to meet problems of a more severe and lasting nature.

Considering all of the forty-five veterans under study,

it was found that nineteen lacked sufficient strengths to enable them to meet the particular problems which they were facing. The remaining twenty-six veterans were found to have sufficient strengths to meet their present problems and situations.

Summary

In summary, it has been seen that, out of the nine categories into which the fundamental problems of the veterans were classified, approximately fifty per cent were found to have problems which were due, basically, to some emotional disorder of the veteran and forty per cent had some other problem within themselves which was the basic difficulty. Only ten per cent had some problem outside the veteran himself which was the most handicapping problem. It has also been found that additional fundamental problems, not related to the principal handicapping difficulty, occurred in sixty-four per cent of the cases. The most prevalent additional problem for these veterans was the existence of problems in other members of the family, occurring in sixty-two per cent of the cases.

In addition to the large percentage of emotional difficulties found to be existing in these veterans, and in addition to the large percentage of problems found to be existing in other members of the family, it was also seen that there were many complicating factors, superimposed upon

the basic problems, making the total situation of these veterans more handicapping. Eighty-four per cent of the veterans had poor family backgrounds, seventy per cent had particular family responsibilities; eight per cent lacked training and experience in work to a handicapping extent; fifty-three per cent had problems of long duration; twenty-two per cent had definite destructive experiences in connection with military service; ninety-one per cent showed poor judgment and organization, and eighty-nine per cent had complicating problems in their housing situation. Few of the veterans had situations which were not complicated by many factors in addition to the fundamentally handicapping problem.

These underlying problems were found to bring to the fore many emergent problems for these veterans. Eighty-nine per cent of the veterans were found to be without regular, satisfactory, productive employment; eighty-nine per cent were found to be economically insecure; seventy-one per cent had difficulties in their family relationships, with family discord and friction; sixty-three per cent had problems in connection with their physical health; forty-six per cent experienced problems in their social relationships, and thirty-five per cent had definite housing problems.

The extent to which these problems were found handicapping was seen to vary according to the intensity and ac-

cording to the permanent nature of the basic difficulty. Twenty-seven per cent were found to have problems which were severely handicapping; forty per cent had problems which were less extreme, and thirty-three per cent had problems which were only slightly handicapping. Seventy-one per cent of the veterans were found to have problems which were lasting in nature, while only twenty-nine per cent had problems which were temporarily handicapping. In the majority of those cases where the problem was a severe and permanent one, the problems were found to have originated prior to service. The majority of the problems which were only slightly handicapping to the veterans were found to have become handicapping after discharge from service.

The examination of the problems and situations of these veterans showed that the basic problems existed prior to service in forty-four per cent of the cases. In forty-two per cent of the cases the problem was found to have become handicapping following the veteran's discharge from service. In only fourteen per cent of the cases was the problem found to have become evident and handicapping for the first time during service. In the majority of the cases there was some evidence of some predisposition toward the problem prior to the time when it became actually handicapping.

It was also seen that the problems of these veterans were essentially the same as those existing for civilians,

the difference lying in the particular experiences which the veterans had in their separation from home, in military service, and upon their return home. It was pointed out that civilians also had their own individual experiences during the war years in connection with their separation from the veteran and in their adjustment to his return. The experiences, the reactions, and the actual problems encountered vary from one individual to another, rather than from veteran to civilian.

The veterans under study presented many needs as a result of their problems. It was seen that the nature of the basic problem indicated the basic needs of these veterans. Because of the large percentage of veterans with emotional disorders and with problems in their personal and family relationships, psychiatric and social treatment was found to be needed by the majority of these veterans. Only fifteen per cent needed medical care for physical disabilities. Fifteen per cent of the veterans were found to have mental, physical, and personality inadequacies which were the main, underlying difficulties. Supportive help with their immediate needs and guidance and help in the acceptance of the limitations of their problems were seen to be the greatest needs with this group. The immediate problems of the veterans indicated their immediate needs. These were the problems and needs for which the veterans usually came to the agency for help. These needs are essentially the

same as the immediate problems previously described.

Thirty-five per cent of the veterans were able to see their real problem and were attempting to handle this problem directly. A few of this group had emotional disorders which were causing their difficulties but the majority had physical disabilities or had problems outside of themselves in their family or in the industrial situation. Fifty-eight per cent, however, were not able to see their real problem and did not accept any personal responsibility in their situation, seeing only their immediate problems and needs. Seven per cent had some understanding of their basic problems although they saw their immediate problems mainly.

CHAPTER IV.

SERVICES RENDERED TO THE VETERANS

Introduction

With an understanding of the real nature of the problems and needs of the veterans under study and with an understanding of their attitudes and their abilities, it is the purpose of this study to examine to what extent and in what way the Home Service Department of the American national Red Cross is meeting the real needs of the veteran.

Home Service is concerned with personal and family service for veterans and their dependents. Its primary responsibility is to assist them in meeting those needs which arise out of service. The problems of the veterans under study have been found to be essentially emotional problems. Only a small percentage of the problems originated specifically during service. The needs of these veterans are mainly the results of these underlying problems rather than the results of any specific service experience. Acknowledging the fact that these veterans were affected by service experiences such as separation from home, difficulties in adjusting to military life, relaxing of moral and social standards, as well as difficulties in adjusting to their return to their families and their communities, it has also been pointed out that civilians underwent similar experiences during the war years which have had an effect upon

their own underlying problems. The problem is best seen as a continual adjustment to life's experiences, for veterans and civilians alike.

Although Home Service is responsible for assisting the discharged serviceman in meeting his needs which have arisen because of his period of service, it nevertheless recognizes that the needs of veterans are the responsibility of the entire community and that the best interests of both the veteran and the community are best served when the veteran assumes fully his status as a civilian in the community. It is the intent of the national policy that the local chapter should consider the existing programs of service to the veteran and not to duplicate those services already existing. The local chapter determines what responsibility each community agency within the territory of the chapter can, and will, assume. Joint planning is essential in preventing duplication of services. It has been pointed out that community resources in Camden County are inadequate in respect to the public welfare program and are lacking in respect to family service facilities.

Since it is fundamentally the intent and purpose of Home Service to assist the veteran in assuming his status as a civilian as soon as possible and to serve without duplicating services already in existence, Red Cross Home Service is basically a referral agency, meeting only the emergency and temporary needs of the veteran during the time when the new veteran group is too large for community agencies

to serve. While it is the purpose of Home Service to assist the veteran toward full status as a civilian and toward facing his problem directly as his own, rather than as a problem of service, with projection of his own responsibility in his situation, it is nevertheless true that the American National Red Cross is service-connected by its very nature and organization and by its primary responsibility to servicemen and their dependents during war. While this connection with service may be helpful to the veteran in his early adjustment from military to civilian life, the continued focus on him as a discharged serviceman does not help him to focus on his real problem and on his status as an individual and as a civilian. It may, rather, help him to relate his problems to service and to blame his service experiences alone as the cause of his present situation.

Home Service carries out its purpose and its responsibility to the veteran through its various functions and services. These consist of (1) financial assistance, (2) referral service, (3) consultation and guidance in personal and family problems, (4) assistance in the presentation and processing of claims for government benefits, (5) information service concerning government regulations, legislature, and community resources, and (6) reporting and communication service.

In rendering these services it is the objective of Home Service to make help available to all veterans with any

problem with which they cannot cope themselves. The policies governing these services have been reviewed from time to time in an effort to recognize changing conditions, although the broad obligations have remained. The policy governing the extending of financial assistance has been redefined at various times. The policies governing other services have been continued without qualification. The present policy, which became effective in October, 1945, following the end of hostilities, states that financial assistance should be provided for basic maintenance, on the basis of need, to veterans disabled from service and to their dependents, and to dependents of deceased disabled veterans, during the temporary period pending the first receipt of federal disability compensation or of death pensions and during periods when such payments due are delayed or interrupted. This provision applies to these disabled veterans during their transitory period of adjustment from military to civilian life. This is a specific obligation of Home Service and a definite commitment to the War Department. Financial assistance to this group was considered essential by the War Department for the morale of the armed forces, due to the wide variations in the nature and adequacy of other financial assistance resources available throughout the country.

The present policy also states that funds may be used to give financial assistance, either for basic maintenance

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or for special, non-recurring needs, and on the basis of need, to any veteran during the period of transition from military to civilian life. Each chapter determines, on a local basis, to what extent its resources may be made available for this purpose. This permissive provision was made in recognition of the special problems and needs confronting such a large group of servicemen being discharged from military service.

The other five services may be rendered to all veterans, bearing in mind all local agencies offering similar service to this group, to avoid duplication of services. The function of referral and the providing of information are generally accepted as indispensable to carrying out the program as a whole. In offering referral service it is necessary to understand and to diagnose the real problems and needs of the veteran, to determine the existing community resources available to meet these needs, and to help the veteran in seeing his real problem so that he can accept referral. If no services are available in the community, Home Service offers its specific services for helping the veteran during his transitory period. In this respect Home Service differs from other referral agencies whose services are strictly referral. The combination of specific services in addition to referral service has added confusion and misunderstanding of the function of Home Service as an agency in the community.

Examination of the Services

The six services offered to veterans will be examined and discussed as they relate to the situations of the forty-five veterans under study here who have made requests to the agency for service. It has been seen that the majority of the veterans came to the agency to request financial assistance, although thirteen per cent requested assistance with medical care and about ten per cent requested assistance with personal and family problems. Since the majority requested financial assistance an examination of this service will be made first.

Financial Assistance

It has been seen that financial need and insecurity was present in the situations of forty of the forty-five veterans under study. Thirty-two of the forty veterans, or dependents of the veterans, made requests to the agency for financial assistance. Financial assistance was given in twenty-six cases, either for basic maintenance or for some special, non-recurring need. Under the mandatory provision of the policy financial assistance for basic maintenance must be given, when needed, to any disabled veteran and his dependents, and to dependents of deceased disabled veterans, pending the first receipt of disability compensation or death pension, or when such payments are delayed or interrupted. From the twenty-six cases where financial assist-

ance was given none were found eligible strictly under this mandatory provision. All were given assistance under the permissive provision of the policy. In those six cases where financial assistance was requested, but denied, the decision was based upon the lack of any real need in three cases; in one case referral was made to another resource where financial assistance was obtained, and in the remaining two cases other independent plans were worked out. One of these six cases was found to be eligible under the mandatory provision but was not in need of financial assistance.

Establishing Need

In all of the twenty-six cases where financial assistance was extended, need was established, regardless of whether this need should be met by Home Service or by some other agency or resource, and regardless of what the cause might be, leading to this need. In examining the community resources and benefits available in connection with these twenty-six veterans, certain problems are seen. In seven of the fourteen cases where benefits were pending there were long delays in the receipt of benefits or the benefits were received sporadically and irregularly. There were twenty-one cases where benefits were either being received or were pending. The benefits were not based on the veteran's needs in any of the twenty-one cases and they were not adequate enough to meet the needs of seventeen of the veterans. In

the remaining five cases there were no benefits to cover the particular situation of the veteran.

The situation and problems of seventeen of the twenty-six veterans were seen as public welfare responsibilities. Because of eligibility factors and due to the inadequacies in the community welfare agencies, referral could be made in only three cases. The situation and problems of seven veterans were seen as family agency responsibilities. Due to the lack of family agency resources in the community, no referrals could be made. The gaps and difficulties in financial coverage in community resources and benefits results in uncertainty, confusion, and fear for these veterans. It presents additional difficulties in financial planning, adds additional pressures upon them, and affects adversely the unstable personal and family adjustments existing for most of these veterans. Home Service, in determining need and extending financial assistance, must necessarily be concerned with the problems, the gaps, and the inadequacies of financial coverage by community resources and benefits, whether derived from federal, state, or local agencies.

Requests for financial assistance from Home Service in the majority of these cases resulted from inadequate benefits not based on total needs, from delays in the receipt of benefits, and from inadequate coverage for certain situations and needs. However, the financial needs, resulting in requests for assistance, stems fundamentally from the underlying prob-

lems and difficulties of these veterans. An understanding of the fundamental problem and total situation of the veterans is necessary, not for determining the existence of need, but for determining how this need should be met and whether the extending of financial assistance will be the most constructive plan. Financial assistance has been extended in these cases regardless of whether or not treatment and help is being received by the veteran with his fundamental problem. In the granting of financial assistance, however, attention and focus has been on the basic problem.

Determining Eligibility

In the process of establishing eligibility for financial assistance from Home Service, several factors are considered. All that is needed to make an application and to have the problem considered is to be a veteran, with proof of discharge from service. There are no requirements regarding residence, settlement, nationality, race, religion, or type of problem and need. For eligibility for financial assistance, need must be established. This was found to exist in the twenty-six cases where financial assistance was granted. Under the mandatory provision of the policy governing the extending of financial assistance, financial assistance must be given to any veteran with a service-connected disability during his transitional period of adjustment and pending the first adjudication of his disability claim. As

previously pointed out, none of these twenty-six veterans were strictly eligible under this provision, but they were determined eligible under the permissive provision. Under this provision many factors must be considered. Primary consideration is given to the veteran with a service-connected disability. In examining the twenty-six cases where financial assistance was extended sixteen were found to have a service-connected disability; four had disabilities which were not service-connected, and six veterans were able-bodied. In nine of the sixteen cases where there was a service connected disability, the disability was found to be the fundamental problem for the veteran. In none of the sixteen cases, however, did the rating and award meet the total financial needs of the veteran nor was it indicative of the extent of industrial and social problems and functioning of these veterans. These awards are based on a particular medical rating scale, with consideration of the existence of the disability prior to service, and are not based on the present total needs of the veteran and his dependents. The existence of some disability in these veterans also indicates future, continued needs to be met. The factor of service-connected disability in eligibility for financial assistance from Home Service tends to put emphasis and focus on the disability rather than on the total situation and problems of the veteran.

Another factor in the determination of eligibility

for financial assistance is the consideration of whether the veteran is in the transitory period of adjustment from military to civilian life and whether his needs arise out of service. In examining the situations of these twenty-six veterans who were granted financial assistance it was seen that the basic problem originated in service in only five cases. It was pointed out that there was evidence of predisposition toward these problems prior to service in all but one of these five cases even though it did not become handicapping until aggravated by some experience during service. Further examination of these twenty-six veterans shows that seventeen were discharged from service over a year prior to this application for financial assistance, five of whom were veterans of World War I. Seven veterans were out of service from six months to a year. Two had been discharged less than six months previously. None of the twenty-six veterans, however, was found to be in a transitory period of adjustment from military life but, rather, their problems were long-standing, chronic maladjustments or were maladjustments not arising from their readjustment to civilian life.

Decisions made in these cases to extend financial assistance were based on the existence of need, the lack of community resources and agencies to meet these needs, the inadequacies of community resources available, and the consideration of the total problem and need in the particular situation. Determination on this basis brings forth several

problems, seen in these particular cases. An examination of these twenty-six cases showed that twelve were found to have problems which were of a chronic nature; ten had problems which, although not handicapping over a long period of time in the past, are of such a nature as to indicate future, continued need for assistance, either financially or with medical, psychiatric, or social treatment, and only four were found to have no indication of need for continued assistance with their problems. Considering the nature of the problems of these veterans under study, with the many factors complicating their basic problem, continued needs would be expected. It is not the purpose of Home Service to assist with continued needs of veterans. This is the responsibility of the community. Financial assistance given to these veterans was of an emergency nature, meeting the present, immediate need and crisis. However, since these present, immediate needs are only a part of the total, continuing maladjustment of most of these veterans, this assistance would best be given by community agencies, set-up to deal with the variety of problems facing these veterans over a continued period of time. It is difficult to separate the immediate financial needs from the other aspects of the veteran's problem which must be met by community facilities.

It has also been pointed out that seventeen veterans were seen as having problems indicating public welfare responsibility and that seven were seen as having situations

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which could best be helped by a family agency. Due to the lack of family agency resources and due to the inadequacies of public welfare agencies, the immediate needs of these veterans were met by Home Service. Although it is the purpose of the American Red Cross to make help available to any veteran in need, meeting this need directly only relieves the community from accepting its own responsibility and does not necessarily encourage the development of adequate resources. Publicity regarding the needs of veterans and regarding the inadequacies of the resources in the community is most necessary, even though this would mean leaving the needs of many unmet until the community comes to accept its own responsibility in the situation.

Granting of Financial Assistance

In granting financial assistance to these veterans certain procedures are followed. No monthly standard budget is used, but consideration of the temporary, emergency needs, mainly, is undertaken. The focus is upon keeping within the past and future income of the veteran, with emphasis upon his ability to meet these unmet expenses and needs in the future. In every case where it was helpful and possible, responsibility was left with the veteran for the use of his own funds, and with an agreement as to the use to be made of the agency's funds given him. In situations where there were benefits pending, assistance was given on the basis of

a loan if the amount of benefits due were sufficient to plan for repayment. Due to the many expenses unmet by Home Service in granting only emergency assistance and due to the many back debts already incurred by the veterans, financial agreements on a loan basis were made in only four cases. In the fourteen cases where assistance was given pending the receipt of certain benefits, financial assistance was extended until the receipt of those benefits. However, in seven cases this was prolonged over a period of time due to the great delay in the adjudication of pension claims and benefits.

Results of Extending Financial Assistance

The results of the financial assistance extended to these veterans has been seen in the process of determining need, establishing eligibility, and in the granting of the assistance. The first consideration in the results of this service is the determination of the extent to which it has helped these veterans. This is indicated in the purpose of Home Service as a temporary, short-contact agency, not organized for the purpose of meeting continued needs nor for dealing with all aspects of problems which are deep-seated and of long-standing. In eleven cases financial assistance helped to tide the veteran over an immediate, difficult situation, relieving the immediate pressures, and without harm to the veteran in his situation. These cases included

financial assistance with medical needs, with temporary housing needs, with transportation and basic maintenance needs, which enabled the veteran to take advantage of opportunities for training, and with basic maintenance needs which assisted the veteran temporarily between jobs. In seven of the twenty-six cases financial assistance helped constructively, not only relieving immediate financial pressures, but mainly aiding in the strengthening of family relationships and personal stabilities and preventing further destructive experiences. In these cases some fundamental aspect of the total problem was helped. In the remaining eight cases the financial assistance given was mostly harmful to the veterans, permitting them to continue with their poor habits of financial management, permitting them to use emergency, critical situations without any direction toward improvement or change of the fundamental difficulty, and permitting them to continue projecting their responsibility in their situation. In these eight cases some needs were met which the veteran could not continue to meet, and assistance was given too irregularly without any well-defined plan.

The problems and needs of these veterans, as examined in the previous chapter, are not in accord with the temporary nature of the functions and purpose of Home Service. The value, however, lies in the ability in giving quick and early help during exploration of the total situation, relieving immediate fears and pressures. The dangers in this,

however, are pointed out in the eight cases where continued emergency assistance of this nature can be more harmful than constructive.

Giving temporary or continued emergency financial assistance to these veterans whose situations have been seen mainly as responsibilities of the community, although immediately helpful to the veterans in most cases, brings forth difficulties involved in taking over community responsibility. It delays the future necessity for acceptance of this community help and aids the veterans in continuing their focus on themselves as a part of a veteran group with special, artificial rights. Although it points up the lacks and the inadequacies of community resources, it has not helped community agencies to raise their standards, nor has it helped the veteran to accept his own responsibility as an individual in his situation.

The second consideration in the results of extending financial assistance is the determination of the way this assistance has helped the veteran. In the extending of financial assistance the approach has been to the fundamental problem and to the total situation of the veteran. This approach has been used for the diagnosis of the problem for the purpose of referral, where possible, rather than for the purpose of meeting all of the needs of these veterans directly. In those cases where the approach was not made to the total situation the results of extending financial assistance were found to be harmful and unconstructive.

Through this approach the real problem has been understood and has been interpreted to the veterans and to community agencies during the time when financial assistance was given.

Through the process of determining need and eligibility and through the process of granting financial assistance the approach has been to the veteran as an individual with a problem, with rights for making his own decisions, and with full responsibility being left with the veteran for his own situation. The focus has been toward the veteran seeing and understanding the true nature of his own problem, rather than censoring him for it. Consideration of personal and family relationship factors and of the veteran's attitudes and abilities have been inherent in the approach to these veterans. The approach, more than the extent of financial assistance, has been the most constructive result of the financial assistance extended.

Referral Service

Another specific service extended is referral service. This service involves advising the veteran and his dependents of agencies offering services which are appropriate to their needs. This requires diagnosis of the veteran's problem and need, whatever the request may be, as well as an awareness of all community agencies and resources. Referral service involves the knowledge of, and interpretation of, the services offered by agencies and it also involves the

planning with the agency and with the veteran for the consideration of his problem. This requires, beyond the understanding of the problem, an interpretation of the fundamental problem and need to the veteran for his own understanding and acceptance of it. It also requires an interpretation of this to the local agency. Referral service is given regardless of any factor of eligibility for other Red Cross services. It requires an interpretation of the eligibility factors, the functions, and the limitations of Home Service and other agencies, however.

Referral service, beyond being a specific function of the agency, is a basic principle in the organization and purpose of Home Service. It is inherent in the policy governing the extension of other services. The purpose of helping the veteran to assume as soon as possible his status as a civilian and to face his problem directly as his own is carried out through referral. The needs of veterans, beyond their first adjustment period from military life, are seen as responsibilities of the veteran and of the community. Defining the problem, with its continued needs, is accomplished through the referral process. Home Service is a referral agency, basically, offering other temporary, emergency service in addition. The basic purpose is not understood widely, nor is it publicized clearly as such, due to the emphasis and interest given to the other specific services offered.

Examining the situations of the forty-five veterans, it was found that referral service was extended in eighteen cases. This includes cases where the total referral of the case was made, either for the basic problem and need or for some aspect of need in the situation. It also includes cases where referral was made for some particular needs while some other service was continued by Home Service. Table VIII describes the referrals made in these eighteen cases. In one of the cases where referral was not accepted by the local agency, service was rendered by Home Service. This service consisted of financial assistance and assistance with claims and benefits. Exploration of the situation revealed that no benefits were available to this veteran. The basic problem was the mental, physical, and personality inadequacy of the veteran. No constructive help could be given by the rendering of financial assistance temporarily. His problem and his situation indicated continuing needs. At the time of withdrawal of financial assistance no change in his situation was made and there were continued needs for financial assistance, medical care, and employment. Although the immediate needs were met temporarily, this did not result in the acceptance of responsibility by either the veteran or the community. It resulted, instead, in relieving them of this responsibility and left the veteran with the same pressures and fears.

In the case where referral was made after completion

TABLE VIII.

REFERRALS MADE IN THE SITUATIONS OF EIGHTEEN OF THE FORTY-FIVE VETERANS

Referrals	Number of Cases					
	Total	Accepted by Agency	Not accepted by Agency	Accepted by Veteran	Not accepted by Veteran	Red Cross Service continued
Actual Referrals						
Early referrals	8	5	3	8	0	1
Referral after completion of Red Cross Service	1	1	0	1	0	0
Referral for one aspect of need during Red Cross service	4	4	0	4	0	0
Referrals discussed with veteran only						
Early referral	2	-	-	1	1	0
Referral after completion of Red Cross Service	3	-	-	3	0	0
Total	18	10	3	17	1	1

of Red Cross Service, temporary financial assistance was seen as being more helpful and constructive. The temporary financial need was met during emergency medical treatment and unemployment. Accepting further responsibility in the situation for continuing needs, however, would not have helped the veteran or the community to accept responsibility.

In the four cases where referral was made for one aspect of need in the total situation, continued service was rendered for financial needs in three cases and for assistance in personal and family adjustment in one case. In none of these four cases were there continuing, unmet needs at the time Home Service assistance was withdrawn.

In two of the three cases where referral was discussed with the veteran after completion of Red Cross service, referral for financial needs was acceptable to the veterans but referral for psychiatric treatment was not accepted by one of the two veterans. Financial assistance had been given in this case pending the receipt of subsistence allowance while attending school. Although financial assistance may be used constructively in helping and encouraging the necessary training for employment in many cases, the value of this assistance in the case of this veteran where psychiatric treatment was needed is doubtful. In such cases where the emotional disorder inhibits the use of such training opportunities, referral for treatment is fundamental. Referral for psychiatric treatment was accepted and used by the second

veteran. The problems in this case indicated continuing needs in relation to financial management, employment and training, medical care, and family adjustments. Although referral was made to the local welfare agency, the situation indicated referral to a family agency if such had been available.

There were twenty-seven out of the forty-five cases where no referral was made. In eleven of these cases no referral was made due to the fact that assistance was not acceptable to the veteran with his fundamental problem and, in most cases, the existence of the problem itself was not admitted. Unmet needs in all of these cases continued following completion of temporary assistance from Home Service. In ten cases no referral was made due to the fact that treatment was being received for the basic problem. There were no continuing, unmet needs in these cases at the time Home Service assistance was withdrawn. In the remaining six cases there was no referral made either because there was no need for referral or because there were no local agencies to offer service.

In those cases where an early referral was made and accepted, the continued needs of the veterans were met by the community. In the case, however, where Home Service extended its service after referral was not accepted by the community agency, it was seen that this service was not a helpful one. In those cases where referral was made and accepted

during the extension of service or at the completion of brief, emergency service by Home Service, the continuing needs of the veterans were accepted by the community and by the veterans as their own responsibility. It was also seen that where treatment was received by the veterans for their fundamental problems, temporary and emergency service was rendered in a more helpful way, without leaving the veterans with continuing unmet needs for the future. In those cases, however, where no referral was made because there was no acceptance of the real problem or because there was no desire for help with this, continued needs existed beyond the brief and temporary assistance by Home Service.

Those who came to the agency requesting assistance with their basic problem were easily referred. The problem existed with those veterans who made other varied requests, who did not accept their real problem, and who did not accept referral for this. The problem also existed in those cases where referral, although acceptable to the veteran, could not be made due to the lack of adequate community facilities.

Consultation and Guidance

Consultation and guidance is a specific service rendered in personal and family problems. However, this service is also an integral part of other services extended by Home Service. The use of the terms consultation and guidance to indicate the case work services provided, generically and

specifically, has been chosen by Home Service. The understanding of this service by the veterans and by the community has a variety of meanings, but it is generally little understood. Consultation and guidance includes all of the principles of the case work process, whether it is the approach used in the rendering of financial assistance and other services or whether it is the process used in working through a specific problem in marital and family relationships, in vocational guidance, in child guidance, or in any other specialized problem.

Consultation, as a specific service, is rendered on a superficial basis here. Consultation involves a deep understanding and comprehensive study of the total situation and of the individual's relationships. It takes time to understand. It requires more than temporary, emergency contacts. Consultation and guidance, however, is part of every request made. It enters into the mutual exploration of the veteran's situation. It involves all of the interrelatedness of factors in his problem and needs. It requires an acceptance of the veteran irregardless of the factors in his situation.

Consultation here is a part of the understanding of the veteran's problems for the purpose of referral or for the extending of other services to him. It is not vocational guidance, psychiatric treatment, specific service with budgeting and financial management, nor specialized family or marital service. It is the process of helping the veteran

to see the real nature of his situation and to accept the best possible means for improving this for his own satisfaction. The objective is always toward self-maintenance and toward a more wholesome, satisfying adjustment in all areas. It is a long-time adjustive process. Home Service is able to assist only briefly in this continual process.

Consultation and guidance service was given specifically in twenty-one of the forty-five cases under study. In nine cases the service was rendered mainly in connection with problems of marital discord and friction; in seven cases the service was rendered in connection with anxieties and problems concerning mental illness of the veteran; in three cases consultation service was rendered in connection with problems of family relationships, and in the remaining two cases the service was given in connection with financial management and vocational planning, housing, adoption, and personality problems.

The extent to which this consultation and guidance service could be used varied greatly. The intellectual capacity of the veterans and their dependents prevented some of them from using this service fully. The results of this service are, in many ways, intangible. There have been definite indications in fourteen cases, however, of decided help derived from this service, even though the fundamental problem continues. These were seen in verbal expressions of helpfulness by the veterans and their relatives, in evi-

dences in the attitudes and approach of the veterans, in their acceptance of further help, in their relationships with the agency and with others, and in particular instances of relief from certain anxieties.

Assistance with Claims and Benefits

The remaining three services extended to veterans by Home Service include assistance in the presentation and processing of claims for government benefits, information concerning government regulations, legislation, and community resources, and reporting and communication service. These three services have been extended and used by the forty-five veterans only in addition to the other three services just described.

In twenty-two of the forty-five cases assistance with claims for government benefits was given. In the remaining twenty-three cases there was either no disability or no need for extending this particular service. Assistance with claims consists in giving information about procedure and regulations, in filling out forms, in submitting evidence in substantiation of the claim, in clarification of the existing claim status, and in interpretation of the decisions made by the Veteran's Administration. In extending this service to twenty-two veterans consultation service was rendered in connection with the veteran's claim in eighteen cases. This was not needed in four cases. Interpretation of the dis-

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ability and the rating given in its relationship to the immediate situation of these veterans was needed and helpful. This was particularly necessary since the disability award is not rated according to the veteran's total needs at any particular time, nor is it given according to the veteran's ability to use this money wisely. Consultation service in conjunction with claims service was needed in these cases since the veteran's attitudes toward his disability were reflected in his attitudes toward his claim. A few of the veterans here objected to receiving any award for disability since they could not accept the existence of their disability and the implications of their illness, even though entitled to this award and to the amount of financial security which it could provide them and their dependents. The majority of these veterans, however, objected to the small amount of compensation awarded them or objected to the discontinuance of this award when their illness improved. Through consultation service these veterans were helped to focus upon being well rather than upon obtaining a fixed attitude of dependency upon the compensation. This was attempted in these cases through encouragement toward medical care and psychiatric treatment and toward training and employment. This was attempted, not only in direct relationship with these veterans, but in relationship with the veteran's dependents in the majority of cases.

Information Service

Information service has been given in thirty-seven of the forty-five cases. This service is part of the process of extending financial assistance, referral service, consultation and guidance, and assistance with claims. It is difficult to evaluate this service separate from the other services given. It is indispensable for carrying out the other functions adequately.

Reporting and Communication Service

Reporting and communication service was rendered to twenty-two of the forty-five veterans. This service includes social histories, home conditions reports, and health and welfare reports concerning a veteran or his family. This reporting service was helpful to these veterans in cooperation with the Veteran's Administration, with various Red Cross chapters and representatives, and with community agencies who were interested in the veteran's welfare. It is the purpose in extending reporting and communication service to help, not hinder, the veteran. No reports which were in the nature of an investigation were given, this being the function of local community investigating agencies and not the purpose of Home Service. The understanding of the total situation and problems and needs of these veterans, obtained through the rendering of other services, made it possible to evaluate the helpfulness and expediency of reports sent, as well as making

the information contained in these reports of more value.

Summary

The purpose, the policies, and the functions of Home Service have been described. The intent in the rendering of services is the fulfillment of these objectives by assisting the veterans in meeting their needs arising out of service, during their first period of adjustment from military to civilian life, and when such services are not provided by community facilities. This means that Home Service is organized as a referral agency, basically, meeting only temporary and emergency needs.

It was found in the study of the six services rendered to these forty-five veterans that these services were needed and that the veterans and their dependents were not able to cope with their problems independently. It was found, however, that their problems and needs did not arise specifically from service experiences. In most cases it was a continued maladjustment existing prior to their period in service, or it was an accentuation of previous instabilities, aggravated by their separation from home and family, by military life, and by experiences upon their return home. It was also seen that over half of the veterans had been discharged from service more than a year prior to their first application for service. Few were in their early period of adjustment from military life.

It was also seen that in the rendering of services to these veterans financial assistance and other services were extended by Home Service in the majority of cases because of the lacks and the inadequacies of community facilities. This revealed several problems and difficulties, seen specifically in the rendering of financial assistance by Home Service, an agency set-up to meet only temporary, emergency needs and whose purpose it is to establish the veteran as a civilian in the community as soon as possible.

First, it was pointed out that difficulties resulted from the supplementation of inadequate benefits and resources of the veterans. It was seen that the majority of requests for financial assistance resulted from inadequate benefits, not based on total needs; from long delays in the receipt of benefits, and from inadequate coverage for certain situations and needs. Such supplementation over a period of time indicates continued needs and community responsibility for meeting these needs.

Secondly, it was pointed out that difficulties resulted from meeting, temporarily, situations involving continued needs, financial or other, leaving the veterans and their dependents with the same pressures and anxieties and with the same unmet needs after the withdrawal of this temporary service. In the twenty-six cases where financial assistance was extended there were only four cases where there was no indication of continuing needs. It was seen that the

problems and needs of seventeen of the twenty-six veterans receiving financial assistance were responsibilities of public welfare and that seven were seen as family service cases. Referral could not be made due to the lack of, and the inadequacies of, community facilities.

Thirdly, it was pointed out that difficulties resulted from extending temporary, emergency service in dealing with problems complicated by so many factors and which basically indicated the need of specialized services in medical, psychiatric, and social treatment as well as other special services in the field of employment, vocational advisement, and vocational rehabilitation. It has been seen that Home Service is not organized to handle problems of such a nature other than superficially and briefly.

Fourthly, it was pointed out that community responsibility is not fostered if assumed directly by Home Service. It poses problems for Home Service as an agency in the community. The needs of veterans during their early period of adjustment are fundamentally the responsibility of Home Service. Beyond this, the needs of veterans are fundamentally responsibilities of the veterans and of the community. It was seen that, where no referral could be made, upon the withdrawal of services after the temporary period immediate needs continued to be unmet, the underlying problems still required some specialized treatment and help, and the responsibility of the community was still lacking. The short-time, emergency

service extended by Home Service to these veterans was seen to be more helpful when it was part of a well-defined plan for meeting continued needs, or where the need was only brief and transitory, which existed in only four of the cases where financial assistance was given.

It was seen that the extent to which financial, referral, and other services met the needs of these veterans was mainly brief and superficial. This was indicated by the purpose of the agency as a referral agency, meeting only emergency needs directly. The results in the extending of financial assistance showed that eleven veterans were temporarily relieved of immediate pressures and needs, seven were aided with their basic problem and strengthened in their relationships, and eight veterans were given services which were unconstructive and harmful. The value in giving brief, emergency service here is seen in the ability to give quick, early assistance where necessary and helpful, combined with an understanding and diagnosis of the total and basic problem and with an evaluation of the strengths and the limitations in the veteran's situation and abilities.

The way in which the services were rendered was more particularly helpful. The approach was seen to be, in most cases, to the veteran as an individual, with focus on his real underlying problem, on his strengths and limitations for meeting this problem, and upon his understanding and acceptance of his real problem and situation. The extend-

ing of referral service and of consultation and guidance as an integral part of all services was found to be of most value in the rendering of services to these veterans.

THE JOURNAL OF THE AMERICAN MEDICAL ASSOCIATION
PUBLISHED WEEKLY
CHICAGO, ILL., MAY 1, 1919
Vol. 26, No. 18

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

It has been seen that this study represents, in general, a group of young veterans. Many of them are married with family responsibilities. The majority is unemployed, with little training or work experience, complicated by considerably long periods of service, and by physical and psychiatric disabilities. Upon examination of the situations of this group of veterans, it was found that the basic, underlying problems lay mainly within the veterans themselves; seventy-five per cent of the problems consisted of emotional disorders, difficulties in interpersonal relationships, or some mental, physical, and personality inadequacies, while fifteen per cent of the veterans had physical disabilities which was the most handicapping problem for them. Only ten per cent were found to have problems outside of the veterans themselves which were causing the main difficulty. The nature of these basic, underlying problems has indicated the need for psychiatric and social treatment for a large number of these veterans as well as for medical care for a smaller number. The majority of the veterans had immediate problems around their unemployment and financial insecurity, around their mental and physical disabilities, and around their personal and family relationships, as a result of their fundamental difficulty. The need for work and money, and for

guidance and help in their relationships was predominant in the situations of these veterans.

About one-fourth of the veterans were severely and more permanently handicapped by their problems. However, a slightly larger number was found to be handicapped very little in their total adjustment. It was noted that for only a very few did the problems of the veterans become handicapping during service.

The study of the veterans also showed that the majority was unable to see and accept their real underlying problem and that, in addition, over half of them did not have the physical, mental, or personality strengths necessary to meet the particular problems with which they were faced.

With this understanding of the problems and needs, of the attitudes, and of the strengths of these veterans who made requests to the agency for service, an examination of the purpose and policies, of the functions and services, and of the philosophy and approach to the veteran by Home Service was made, in an effort to determine to what extent and in what way this agency is meeting the real needs of the veteran.

The purpose of the agency in rendering service to veterans is to assist them in meeting those needs which arise out of service and to assist them in making the adjustment from military to civilian life as soon as possible. It is the policy not to duplicate services already available in

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the community, but rather to make help available to the veteran through the use of all local facilities and to encourage the development of community understanding and resources where needed. The Home Service Department of the American National Red Cross is therefore seen to be organized to meet temporary, emergency needs only, and is basically a referral agency. Besides referral service, Home Service extends financial assistance, consultation and guidance with personal and family problems, assistance with claims for benefits, information, and reporting and communication services.

It was found that these services were needed by these veterans in their situations. However, it was not found that the needs of these veterans arose specifically as a result of their period in service, nor was it found that the majority of the veterans had been recently discharged from service and was making their adjustment from military life. It was seen, rather, that the problems and maladjustments of these veterans were continued maladjustments and instabilities existing prior to service in most cases.

Service was rendered to these veterans in most cases due to the lack of community facilities. It was seen that this presented difficulties in relation to meeting continued needs, indicated by the nature of the problems and needs of these veterans and by the purpose and organization of Home Service for meeting only temporary, emergency needs during the veteran's early adjustment. It was seen that, although

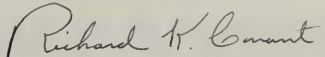
many of the veterans and their dependents were assisted temporarily, easing some of their immediate pressures and anxieties, for several others this kind of emergency, temporary assistance proved more harmful than helpful. Because of the nature of the basic problems of these veterans, specialized and continued assistance is needed which must be provided by, and is a responsibility of, the community. It was pointed out, in relation to this, that responsibility by the community or by the veteran is not fostered if it is assumed directly by Home Service and presents problems for Home Service as an agency in the community.

The extent to which these services met the needs of these veterans directly was found to be brief and superficial. Through the focus on the basic problems and the total situation of these veterans, more specific help was given toward clarifying their real problems and needs in most cases. Of particular value was the ability for giving quick and early help when it was needed. The approach to these veterans as individuals with rights and responsibilities, as well as problems, was found to be the most helpful aspect in the rendering of services to these veterans.

It is felt from this study of the services rendered to veterans by Home Service that the basic principles and policies of this agency are sound and that they are helpful, in the combination of services, to the needs of veterans during their early period of adjustment immediately following

discharge from service. The problems and difficulties which arose in rendering services to these veterans under study occurred when there were deviations from the purpose for which the agency is organized. It is felt that the philosophy and approach of Home Service to veterans is basically good. How well this is discharged through its representatives would require special study. The use of Home Service as a diagnostic referring agency for veterans would appear to have more value toward meeting the needs of veterans than any other aspect of service rendered.

Approved,

A handwritten signature in dark ink, appearing to read "Richard K. Conant". The signature is written in a cursive style with a large, sweeping initial "R".

Richard K. Conant
Dean

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CHAPTER I

THE HISTORY OF THE UNITED STATES OF AMERICA

FROM THE FIRST SETTLEMENTS TO THE PRESENT TIME

BY JAMES OSGOOD

IN TWO VOLUMES

VOLUME I

NEW YORK: PUBLISHED BY J. B. LIPPINCOTT & CO., 15 N. 2ND ST.

1854

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FROM THE FIRST SETTLEMENTS TO THE PRESENT TIME

BY JAMES OSGOOD

IN TWO VOLUMES

VOLUME I

Simon, Melly, and Mildred Brainard, "Psychiatric Problems of Point Dischargees," Journal of Social Casework, 27:251-259, November, 1946.

Thomas, Dorothy V., "Criteria for the Giving of Financial Assistance in a Private Family Agency," Journal of Social Casework, 28:183-190, May, 1947.

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1. The first part of the paper is devoted to a general
discussion of the problem. It is shown that the
problem is of great importance in the theory of
functions of a complex variable. The problem is
to find the function $f(z)$ which is analytic in the
region R and which satisfies the conditions
 $f(z_0) = w_0$ and $f'(z_0) = w'_0$. The problem is
solved by the method of conformal mapping. The
function $f(z)$ is found by the method of
conformal mapping. The function $f(z)$ is found
by the method of conformal mapping.

APPENDIX
COPY OF SCHEDULE

Number I.

IDENTIFYING DATA

AGE	27
SEX	Male
MARITAL STATUS	Married
NUMBER OF CHILDREN	4-(minor)
HOUSEHOLD SET-UP	Housing project - with wife and 4 children
OCCUPATION	Painter
ECONOMIC STATUS at time of application	Partially dependent - pension only
HEALTH physical	Partially disabling - kidney and prostate gland condition
emotional	Good
PERSONALITY	Well adjusted, stable, well liked

SERVICE DATA

Date of first enlistment	Unknown
Date of first discharge	7-4-45
Length of time in service	2 years
Length of time from dis- charge to date of ap- plication	1 year, 3 months
Organization	Army
Type of discharge	Honorable - C.D.D.
Status of claim	Adjudicated - receiving 40% disability
Rank at discharge	Pvt.

APPLICATION TO RED CROSS

Date of application	10-9-46
Date case closed	1-10-47
Length of time active	3 months
Source of application	Other agency - Veteran's Ser- vice Center
Request at application	Financial assistance pending unemployment compensation - for basic maintenance

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Subsequent requests	None
Previous applications to Red Cross	By wife - 10-29-44 furlough-illness 12-29-44 financial assistance 2-7-45 financial assistance (unable to manage on allotment)
Previous application other agencies	None
PROBLEMS SEEN BY WORKER	
Financial	Poor management of finances irregularities and changes of economic status financial need for basic maintenance
Employment	Partial unemployability due to health Possible adjustment to other type of employment than that trained for.
Health	Continued treatment for medical needs - physical disability
PROBLEMS SEEN BY VETERAN	
Financial	Due to health which is basis for unemployment
FACTORS INFLUENCING PROBLEM	Health and poor management of finances
REASON FOR MAKING REQUEST	Hospitalization of veteran Lack of employment Lack of sufficient funds to meet basic needs
PERSON MAKING REQUEST	Wife
REASON FOR APPLICATION TO RED CROSS	Referred due to status - as a veteran - as disabled
PROBLEMS	
Financial	
present income	\$41 from disability pension
average income since discharge	\$200 month - irregular from wages and pension

income prior to service	\$360 month - from wages
income of family during service	\$120 month - from family allotment
estimated future income	\$80 month - unemployment compensation
	\$41 month - disability pension

standard of living on par with income from past wages

Employment

present	None
Length of time unemployed at time of application	2 weeks
Past employment	Painter - 1 yr. 2 months obtained 3 weeks after discharge. Loss of 25% of time due to health
Service	2 years
Prior to service	Painter - employed regularly
Reason for unemployment	Health

Health

Hospitalization in service	
Hospitalization twice since discharge	
Receiving out-patient treatment irregularly since discharge	
Recommendation for further hospital treatment for the future	
Nature of condition -	kidney removed
	kidney and prostate gland infection
	chronic and disabling
Problems of personality and emotional adjustment	
Family relationships	good
Social relationships	good
Business relationships	good
Emotional status	stable, mature

RED CROSS SERVICES

Financial Assistance

Establishing eligibility to Red Cross on permissive basis - if funds are available by the agency

1. veteran disabled
2. veteran not eligible or accepted for assistance by any other local agency
3. assistance while veteran is being rehabilitated for work

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not strictly eligible on basis:

1. claim adjudicated and pension being received
2. pending decision for unemployment compensation due to loss of employment

process of acceptance

proof of discharge

use of applicant's own statement regarding above factors

accepted as eligible pending further exploration

Establishing Need

Statement of Resources

Community resources - none available for basic maintenance needs

Personal resources

physical disability handicapping

no savings, bonds, insurance, etc.

relatives unable to assist

only income - \$41 monthly pension

Statement of Expenses - applicant's statement

Granting of Financial Assistance

Budgeting

Basic Maintenance Items

Food	\$67 month	met by Red Cross
Utilities	11.70	met by Red Cross
Rent	30.00	met by veteran
Insurance	4.68	met by veteran
Fuel		previously obtained by veteran
Clothing		not met
Household supplies		not met
Medical supplies		met by veteran
Personal needs		not met
Miscellaneous		not met

Special Needs

Medical and hospital	met by Veteran's Administration
Transportation	met by veteran
Back bills	not met

Use of Standard Budget for food

all other items on the basis of the actual expense given

Decision for use of own income left with veteran

Items not met are not included due to temporary purpose of agency - short term plan of assistance

no use of standard monthly budget

Emergency assistance given on first contact for food for one week

Plan to keep within future estimated
 income - assistance given \$67/mo.
 estimated future income \$121/mo.
 How financial assistance is given
 by check to family for food
 by check to companies for
 other bills

given on basis of loan due to
 expected benefits to cover
 period when assistance is
 being given
 when benefits are received,
 changed to grant on basis of:
 certain needs not met
 during period
 back bills
 irregularity of receipt
 of unemployment com-
 pensation
 insecurity of veteran's
 future ability to sup-
 plement benefits
 consideration of past
 standard of living and
 adjustment to lowered
 income

discussion of these factors
 with veteran
 attitude of veteran to-
 ward loan - always
 considered as grant
 attitude toward repay-
 ment - no plans
 financial assistance given in-
 dependent of his decision on
 other problems
 responsibility left with veter-
 an as to how money given is
 used
 assistance given until other re-
 sources received to meet needs

COUNSELLING AND GUIDANCE

Semi-monthly interviews with wife to discuss
 budgeting and planning expenditure of money
 Focus on adjustment from past income to present
 and future income to manage within resources

Three interviews with veteran for discussion of medical treatment and employment possibilities

connected with the use of the Veteran's Administration and U.S.E.S. by the veteran contact with these agencies for recommendations and cooperation

Initiative taken by worker with little active participation by veteran or wife

Time and arrangements for interviews unplanned

REFERRAL SERVICE

None given veteran referred to Veteran's Administration for medical treatment prior to application to Red Cross
veteran made application for Unemployment Compensation independently upon discharge from hospital

ASSISTANCE WITH BENEFITS AND CLAIMS

discussion with veteran about procedure

contact with medical authorities for recommendations and clarification of medical status in connection with disability award

INFORMATION

no service requested

REPORTING

no service requested or indicated

PROBLEMS MET BY RED CROSS

financial directly for part of basic maintenance
health indirectly through counselling and encouragement
employment indirectly through focus on physical rehabilitation

PROBLEMS MET BY VETERAN

financial for part of basic maintenance needs
employment initiative in looking for, and obtaining, occasional jobs
health final acceptance of continued medical treatment and hospitalization

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PROBLEMS MET BY OTHER AGENCIES OR RESOURCES

health through Veteran's Administration
benefits
financial through Veteran's Administration
benefits

ATTITUDE TOWARD OWN PROBLEM

little initiative in working out problems with
agency
considered reason for eligibility for financial
assistance as right due him because of his
physical disability which is handicapping, and
because of his status as a veteran
accepted the need for continued medical care
main desire for return to work and independent
maintenance

RESULTS OF SERVICE

financial pressures lessened
concentrated effort toward correct diagnosis
of physical condition and further treatment
accepted by veteran
no improvement in management of finances
no change in employment status without further
physical rehabilitation
case closed on basis:
unemployment compensation benefits re-
ceived to meet needs
veteran arranging for continued medical
care with the Veteran's Administration
no participation by veteran and his wife
for continued assistance in financial
management of expenditures

COPY OF SCHEDULE

Number II

IDENTIFYING DATA

Age	27
Sex	Male
Marital Status	Married - wife overseas
Number of Children	None
Household Set-Up	Room in boarding house- alone
Occupation	None
Economic Status at time of application	Dependent
Health physical	Fair - hearing disability fungus underweight
emotional	Non-disabling
Personality	Poor - disabling Unstable, poorly adjusted - disabling
Heredity	Mental breakdown - mother Adverse family history

SERVICE DATA

Date of first enlistment	3-1-40
Date of first discharge	5- 45
Organization	Army
Type of discharge	Honorable - service points
Date of second enlistment	2- 46
Date of second discharge	8-2-46
Organization	Army
Type of discharge	Honorable - C.D.D.
Total length of time in service	5 years, 8 months
Length of time from dis- charge to date of appli- cation	19 days
Status of claim	Pending adjudication
Rank at discharge	Pvt.

APPLICATION TO RED CROSS

Date of application	8-21-46
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Date case closed	12-24-46
Length of time active	4 $\frac{1}{2}$ months
Source of application	Red Cross in army hospital
	Personal application by veteran
Request at application	Location of wife overseas
Subsequent requests	Financial assistance for basic maintenance and insurance pending receipt of subsistence allowance while attending school under the G I Bill of Rights
Previous application to Red Cross	By veteran on 7-6-44 welfare report on mother due to anxiety over family relationships. (during service)
Previous applications to other agencies	None

PROBLEMS SEEN BY WORKER

Financial	Lack of income for basic maintenance
	Poor management and judgement in expenditure of money
Employment	Partially unemployable due to personality maladjustment and lack of training and skill
Health	Hearing disorder, fungus of emotional basis
Personality adjustment and relationships	Emotional and personality maladjustment
	Marital - separation from wife overseas
	Poor relationships with mother and others

PROBLEMS SEEN BY VETERAN

Financial	Need for basic maintenance and personal needs
Marital	Location of wife overseas

FACTORS INFLUENCING PROBLEM

Long period in service

Lack of training and skill in employment
 Unstable family relationships
 Serious personality maladjustment

REASON FOR MAKING REQUESTS

Desire to clarify his marital situation
 Attendance at school with no income

PERSON MAKING REQUEST

Veteran

REASON FOR APPLICATION TO RED CROSS

Contact with Red Cross in
 service and direct referral
 from Red Cross at army hos-
 pital for location of wife

PROBLEMS

Financial

Present income	None
Income since discharge	Army pay at discharge Cashed war bonds
Income prior to service	Low, irregular wages from odd jobs and C.C.C. camp
Estimated future income	\$65 monthly subsistence al- lowance during school

Desire and attempt for standard of living above
 future or past personal income

Employment

Present	None
Length of time unemploy- ed at time of applica- tion	19 days (time since discharge)
Past employment	Variety of occupations at- tempted of short duration
Service	5 years, 8 months
Reason for unemployment	Lack of training Instability of interests and lack of direction Interests and desires un- realistic to abilities, training, and personality strengths Personal and emotional in- stability

Health

Hospitalization in service for hearing, fungus, and

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psychoneurosis - 2 months
 Irregular out-patient treatment since discharge for
 fungus
 No recommendations by army hospital for continued
 treatment after discharge

Personality adjustments and relationships

Homosexual activities	prior to first enlistment during second enlistment leading to discharge
Family relationships and background	- destructive ex- periences, anxieties and con- flicts about mother, and an- tagonisms toward all relatives
Poor relationships and adjustments socially	immature activities and be- havior constructive recreational contacts with Legion organi- zations
Marital status insecure	marriage overseas to Chinese girl of one month's ac- quaintance hospitalization immediately after marriage with no further contact
Emotional instability	changeable, lacking in judge- ment, distrustful, immature
Work relationships	poor, lack of maturity, sen- sitive, quick-tempered

RED CROSS SERVICES

Financial Assistance

Establishing eligibility to Red Cross

On mandatory basis

1. disabled veteran awaiting adjudication of claim for disability benefits
2. disabled veteran attending school and awaiting receipt of subsistence allowance
3. disabled veteran during transitional period of adjustment immediately upon discharge

Process of acceptance

proof of discharge
 proof of acceptance in school
 (responsibility with veteran to
 submit these)

CHAPTER I

THE HISTORY OF THE UNITED STATES OF AMERICA FROM 1776 TO 1876

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THE HISTORY OF THE UNITED STATES OF AMERICA FROM 1776 TO 1876

Establishing Need

Statement of Resources

Community resources

none available for
basic maintenance
needs

Personal resources

no savings, in-
surances, war
bonds cashed, army
pay is mustering
out pay used at
first discharge
no assistance
from relatives due
to family rela-
tionships

Statement of Expenses

veteran's state-
ment

Granting of financial assistance

Budgeting

Basic Maintenance items

food

met by Red Cross

rent

met partly by Red
Cross and by
veteran

insurance

met by veteran

clothing

not met

personal needs

not met

Special Needs

transportation

met by Red Cross

debts

not met

Use of veteran's statement of expenses for
basic maintenance needs

Special importance of clothing, insurance,
and personal and recreational needs to the
veteran

Decision of use of own income taken by veter-
an without participation with agency

Emergency assistance for food and transporta-
tion given on first contact

Focus toward keeping within future estimated
income with readjustments as expenses change

Reduction in amount of assistance given to-
ward room and board with responsibility left
partially with veteran

no income to meet this need

financial pressure resulting in veteran
leaving school to apply for work and
unemployment compensation

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OF THE UNITED STATES

How financial assistance is given
 cash directly to veteran - responsibility
 for payment of expenses left with veteran
 given on basis of loan due to benefits ex-
 pected to cover this period during attend-
 ance at school
 when benefits received changed partly to
 grant on basis of:
 needs unmet by Red Cross
 debts to friends
 need for future funds pending re-
 ceipt of work or unemployment com-
 pensation
 consideration of veteran's future
 needs and instability
 discussion of these factors with veteran
 attitude of veteran toward loan -
 always considered as a loan
 attitude toward repayment - strong
 sense of responsibility and desire
 for repayment
 financial assistance given independent of
 veteran's decisions on his other problems
 assistance given until resources received to
 meet his needs - given one month after
 leaving school

COUNSELLING AND GUIDANCE

Weekly interviews in office to obtain financial assistance
 Use of interviews to point out and clarify emotional
 and personality problems
 Referral to psychiatrist for further help
 Use of interviews to point out difficulties in finan-
 cial management
 Use of interviews for discussion of employment interests
 and abilities; of marital situation; family relation-
 ships, and of medical care.
 Focus on direction toward psychiatric treatment as basic
 problem
 Initiative taken by veteran for obtaining financial assist-
 ance and for discussion of personal problems
 Time and arrangement of interviews planned

REFERRAL SERVICE

Referral to Legal Aid	for marital situation for back debts
Referral to Red Cross Field Director,	Veteran's Administra- for adjudication of claim for pension

Referral to Veteran's Administration
for adjustment and information on insurance

Referral to U.S.E.S. for employment
for unemployment compensation

Referral to psychiatrist (not accepted)

ASSISTANCE WITH BENEFITS AND CLAIMS

Discussion with veteran about procedures

Claim folder reviewed for processing of claim application
for expediting receipt of subsistence checks

Cooperation with Training Officer, Veteran's Administration
regarding training

INFORMATION

Regarding other agencies services

REPORTING

No service indicated or requested

COMMUNICATIONS

With International Red Cross for location of wife

PROBLEMS MET BY RED CROSS

Financial directly for part of basic maintenance needs
Employment indirectly through counselling clarification of training and abilities
focus on psychiatric treatment

PROBLEMS MET BY VETERAN

Financial for part of basic maintenance needs
Employment initiative in looking for and obtaining occasional odd jobs

PROBLEMS MET BY OTHER AGENCIES AND MEANS

Financial subsistence checks from Veteran's Administration through Veteran's Administration benefits for schooling
Employment

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and training - given opportunity for training for work

ATTITUDE TOWARD OWN PROBLEMS

Development of confidence and working relationship with agency
 Acceptance of own responsibility toward problems
 Participation in all plans and contacts made
 Understanding of problems as mainly employment situation causing lack of financial resources
 Development of understanding of emotional and personality difficulties in relation to financial, employment, and social and family problems
 Desire to deal with this independently without help
 Main desire to obtain work and independent maintenance

RESULTS OF SERVICES

Financial pressures lessened partially
 personal financial needs unmet
 reduction of financial assistance resulting in discontinuance of training
 Focus on emotional and personality led to better understanding by veteran of basic problems and use of confidence and better relationships
 No improvement in financial judgement, training for employment, and personality stability
 Case closed on basis of:
 subsistence checks received and immediate financial needs met - applications for unemployment compensation pending
 referral for psychiatric treatment not acceptable to veteran
 initiative for further discussion of problems left with veteran for future







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